

Search Report from Ginger D. Roberts

```
?show files;ds
File 350:Derwent WPIX 1963-2002/UD,UM &UP=200237
    (c) 2002 Thomson Derwent
File 344:CHINESE PATENTS ABS APR 1985-2002/APR
    (c) 2002 EUROPEAN PATENT OFFICE
File 347:JAPIO Oct 1976-2002/Feb(Updated 020604)
    (c) 2002 JPO & JAPIO
File 371:French Patents 1961-2002/BOPI 200209
    (c) 2002 INPI. All rts. reserv.
```

Set	Items	Description
S1	2223	ACCOUNT? ? (3N) (NUMBER? ? OR ID OR IDENTIFIER? ?)
S2	68560	SINGLE() USE OR SINGLEUSE OR USED() (ONCE OR ONE() TIME OR TEMPORARILY) OR TEMPORARY(3N) S1 OR DISPOSABLE?
S3	131174	VERIFY? OR AUTHENTICAT? OR CONFIRM?
S4	1591007	COMMUNICAT? OR INTERACT? OR INTERFAC? OR TALK?
S5	1654872	TRANSMIT? OR TRANSMISSION? OR DOWNLOAD? OR DOWN() LOAD?
S6	1523957	RECEIV? OR RECEPTION?
S7	85	S1(6N) (SECOND OR ANOTHER OR NEW OR REPLAC? OR SUBSTITUT? OR "PLACE() OF" OR UPDATE?)
S8	193577	KEY? ? OR CIPHER?
S9	286157	DATA() ELEMENT? ? OR NAME? ? OR ADDRESS OR SOCIAL() SECURITY-() NUMBER OR EMPLOYEE() (NUMBER? ? OR NO? ?)
S10	10	S1(3N) S2
S11	279	S1(S) S3
S12	78	S4 AND S11
S13	35	S5 AND S12
S14	2	S7 AND S13
S15	16	S7 AND S9
S16	15	S15 NOT (S10 OR S14)
S17	1	S1 AND S3 AND S4 AND S5 AND S6 AND S7
S18	325	S1 AND S8
S19	15	S7 AND S18
S20	11	S19 NOT (S10 OR S14:S17)
?		

Search Report from Ginger D. Roberts

?t14/4/all

14/4/1 (Item 1 from file: 350)  
DIALOG(R)File 350:Derwent WPIX  
(c) 2002 Thomson Derwent. All rts. reserv.

IM- \*Image available\*

AA- 2002-216835/200227|

DX- <RELATED> 2001-626012; 2002-097365; 2002-122367|

XR- <XRPX> N02-166234|

TI- Conducting secure payments over computer network in way that does not require generation of unique transaction **number** to replace permanent **account number** on each conducted transaction|

PA- MASTERCARD INT INC (MAST-N)|

AU- <INVENTORS> CAMPBELL C M; HOGAN E J|

NC- 095|

NP- 002|

PN- WO 200199070 A2 20011227 WO 2001US19753 A 20010621 200227 B|

PN- AU 200170011 A 20020102 AU 200170011 A 20010621 200230|

AN- <LOCAL> WO 2001US19753 A 20010621; AU 200170011 A 20010621|

AN- <PR> US 2001833049 A 20010411; US 2000213063 P 20000621; US 2000226227 P 20000818; US 2001809367 A 20010315|

FD- WO 200199070 A2 G07F-019/00  
<DS> (National): AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CO CR CU CZ DE DK DM DZ EC EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM TR TT TZ UA UG UZ VN YU ZA ZW  
<DS> (Regional): AT BE CH CY DE DK EA ES FI FR GB GH GM GR IE IT KE LS LU MC MW MZ NL OA PT SD SE SL SZ TR TZ UG ZW

FD- AU 200170011 A G07F-019/00 Based on patent WO 200199070|

LA- WO 200199070(E<PG> 57)|

DS- <NATIONAL> AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CO CR CU CZ DE DK DM DZ EC EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM TR TT TZ UA UG UZ VN YU ZA ZW|

DS- <REGIONAL> AT; BE; CH; CY; DE; DK; EA; ES; FI; FR; GB; GH; GM; GR; IE; IT; KE; LS; LU; MC; MW; MZ; NL; OA; PT; SD; SE; SL; SZ; TR; TZ; UG; ZW|

AB- <PN> WO 200199070 A2|

AB- <NV> NOVELTY - Uses a pseudo-expiration date in the expiry date field of an authorization request. Involves generating a per-card key associated with **account number**. A message **authentication** code is generated using per-card key and then converted into pseudo expiration date. Authorization request for transaction has an expiry date field containing pseudo expiry date. The message **authentication** code is verified based on the pseudo expiry date.|

AB- <BASIC> USE - To conduct an electronic transaction over a public communications network.  
ADVANTAGE - Does not require the generation of a unique and repeatedly-generated transaction number to replace the transmission of a permanent **account number**.  
DESCRIPTION OF DRAWING(S) - The drawing shows a block diagram of the system used to implement the method.  
pp; 57 DwgNo 1/6|

DE- <TITLE TERMS> CONDUCTING; SECURE; COMPUTER; NETWORK; WAY; REQUIRE; GENERATE; UNIQUE; TRANSACTION; NUMBER; REPLACE; PERMANENT; ACCOUNT; NUMBER; CONDUCTING; TRANSACTION|

DC- T01; T05; W01|

IC- <MAIN> G07F-019/00|

MC- <EPI> T01-D01; T01-N01A1; T01-N02B1B; T05-L02; W01-A05A; W01-A05B|

FS- EPI||

14/4/2 (Item 2 from file: 350)

Search Report from Ginger D. Roberts

DIALOG(R) File 350:Derwent WPIX  
(c) 2002 Thomson Derwent. All rts. reserv.

IM- \*Image available\*  
AA- 1996-058041/199606|  
XR- <XRPX> N96-048465|  
TI- Automated data card transaction verification - returning unique card account number to customer after transmission of payment details and confirming payment information and account number at later date using database storing that information|  
PA- KUPINSKY S H (KUPI-I); OLSEN C F (OLSE-I); OLSEN K B (OLSE-I)|  
AU- <INVENTORS> KUPINSKY S H; OLSEN C F; OLSEN K B|  
NC- 001|  
NP- 001|  
PN- US 5479510 A 19951226 US 94340864 A 19941115 199606 B|  
AN- <LOCAL> US 94340864 A 19941115|  
AN- <PR> US 94340864 A 19941115|  
FD- US 5479510 A H04L-009/32|  
LA- US 5479510(4)|  
AB- <BASIC> US 5479510 A  
The method of digital data communication and verification between a computer connected to a database storing digital data and a data card storage device interfacing with a data card capable of storing data, and a second computer connected to a second data card storage device involves the first computer transmitting the digital data to the second computer. The second computer transfers the data to the second data card storage device which records the data onto a card, reads a unique data card account number from the data card, and transfers it to the second computer.

The second computer communicates the account number to the first computer. The first computer stores the account number on the database in association with the digital data. The first data card storage device subsequently reads the data and the account number from the data card, and transfers them to the first computer. The first computer compares the data and the account number received from the first data card storage device to that stored in the database.

USE/ADVANTAGE - Payment for tickets etc by phone. Provides customer with proof of purchase immediately. Eliminates need for paper tickets.

Dwg.1/1|

DE- <TITLE TERMS> AUTOMATIC; DATA; CARD; TRANSACTION; VERIFICATION; RETURN; UNIQUE; CARD; ACCOUNT; NUMBER; CUSTOMER; AFTER; TRANSMISSION ; PAY; DETAIL; CONFIRM; PAY; INFORMATION; ACCOUNT; NUMBER; LATE; DATE; DATABASE; STORAGE; INFORMATION|  
DC- T05; W01|  
IC- <MAIN> H04L-009/32|  
MC- <EPI> T05-H02C3; T05-L02; W01-C05B3C|  
FS- EPI||  
?

Search Report from Ginger D. Roberts

?t16/4/all

16/4/1 (Item 1 from file: 350)  
DIALOG(R) File 350:Derwent WPIX  
(c) 2002 Thomson Derwent. All rts. reserv.

IM- \*Image available\*  
AA- 2001-312015/200133|  
XR- <XRPX> N01-223733|  
TI- Automatic transaction apparatus for financial institutions, performs transactions after confirming that input **name** is same as that of **name** sent from host computer|  
PA- OKI ELECTRIC IND CO LTD (OKID ) ; OKI SOFTWARE KK (OKID ) |  
NC- 001|  
NP- 001|  
PN- JP 2001076063 A 20010323 JP 99252521 A 19990907 200133 B|  
AN- <LOCAL> JP 99252521 A 19990907|  
AN- <PR> JP 99252521 A 19990907|  
LA- JP 2001076063(9)|  
AB- <PN> JP 2001076063 A|  
AB- <NV> NOVELTY - Customer **name** is input when corresponding account is not found, while searching customer information file based on the input **account number**. A new **account number** is produced and sent to the host computer. When account applicable to **new account number** is found to existing, it is confirmed whether the input **name** is same as that of the **name** sent from the computer. Transactions are then accordingly performed.|  
AB- <BASIC> DETAILED DESCRIPTION - The new **account number** is produced by changing the most significant bit or least significant bit of the input **account number** to another numeric character.  
USE - Automatic transaction apparatus is used with touch panel type card read/writer, passbook notebook machine, bank-note deposit or withdrawing machine, coin pay-in and pay-out machine, in financial institutions.  
ADVANTAGE - Even when a customer makes mistake while input of account number, transactions are performed. Security of transactions is enhanced.  
DESCRIPTION OF DRAWING(S) - The figure shows the block diagram of automatic transaction apparatus. (Drawing includes non-English language text).  
pp; 9 DwgNo 1/4|  
DE- <TITLE TERMS> AUTOMATIC; TRANSACTION; APPARATUS; FINANCIAL; INSTITUTION ; PERFORMANCE; TRANSACTION; AFTER; CONFIRM; INPUT; NAME ; NAME ; SEND ; HOST; COMPUTER|  
DC- T01|  
IC- <MAIN> G06F-019/00|  
MC- <EPI> T01-J05A1|  
FS- EPI||

16/4/2 (Item 2 from file: 350)  
DIALOG(R) File 350:Derwent WPIX  
(c) 2002 Thomson Derwent. All rts. reserv.

IM- \*Image available\*  
AA- 2000-147498/200013|  
XR- <XRPX> N00-109141|  
TI- Financial transaction conducting method between customer and merchant e.g. for Internet, providing Transaction Code to customer for use in transaction as substitute for account number of customer|  
PA- WEBCARD INC (WEB-C-N)|  
AU- <INVENTORS> RENARD J G R|  
NC- 086|

Search Report from Ginger D. Roberts

NP- 002 |  
PN- WO 200002150 A1 20000113 WO 99AU536 A 19990701 200013 B |  
PN- AU 9945926 A 20000124 AU 9945926 A 19990701 200027 |  
AN- <LOCAL> WO 99AU536 A 19990701; AU 9945926 A 19990701 |  
AN- <PR> AU 985211 A 19980812; AU 984439 A 19980701 |  
FD- WO 200002150 A1 G06F-017/60  
<DS> (National): AE AL AM AT AU AZ BA BB BG BR BY CA CH CN CU CZ DE DK  
EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR LS  
LT LU LV MD MG MK MN MW MX NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM TR  
TT UA UG US UZ VN YU ZA ZW  
<DS> (Regional): AT BE CH CY DE DK EA ES FI FR GB GH GM GR IE IT KE LS  
LU MC MW NL OA PT SD SE SL SZ UG ZW |  
FD- AU 9945926 A G06F-017/60 Based on patent WO 200002150 |  
LA- WO 200002150(E<PG> 39) |  
DS- <NATIONAL> AE AL AM AT AU AZ BA BB BG BR BY CA CH CN CU CZ DE DK EE ES  
FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR LS LT LU  
LV MD MG MK MN MW MX NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM TR TT UA  
UG US UZ VN YU ZA ZW |  
DS- <REGIONAL> AT; BE; CH; CY; DE; DK; EA; ES; FI; FR; GB; GH; GM; GR; IE;  
IT; KE; LS; LU; MC; MW; NL; OA; PT; SD; SE; SL; SZ; UG; ZW |  
AB- <PN> WO 200002150 A1 |  
AB- <NV> NOVELTY - The method involves providing a Transaction Code to the  
customer for use in the transaction as a **substitute** for the **account  
number** of the customer. An **Address** Code is established for the  
customer which represents a delivery location for goods and/or services  
provided by the merchant to the customer. In order to authorize the  
transaction, the customer provides the merchant the Transaction Code  
such that the account number of the customer is not disclosed to the  
merchant. |  
AB- <BASIC> DETAILED DESCRIPTION - INDEPENDENT CLAIMS are included for:  
(1) a method of validating a financial transaction between a  
customer and a merchant;  
(2) a system for conducting a financial transaction between a  
customer and a merchant; and  
(3) a method of ensuring correct delivery of goods and/or services  
to a customer form a merchant as a result of a remote transaction  
between the customer and the merchant.  
USE - For Internet.  
ADVANTAGE - Conducts transaction which does not require complex  
encryption technologies, requires customer or account holder to be  
responsible for approving transaction, requires prearranged delivery  
**address** to be supplied by customer and does not require customer to  
transmit their card number or account information across an open and  
unsecured communications channel.  
DESCRIPTION OF DRAWING(S) - The figure shows a block diagram of  
system used for conducting a financial transaction between a customer  
and a merchant in accordance with the invention.  
pp; 39 DwgNo 1/6 |  
DE- <TITLE TERMS> FINANCIAL; TRANSACTION; CONDUCTING; METHOD; CUSTOMER;  
MERCHANT; TRANSACTION; CODE; CUSTOMER; TRANSACTION; SUBSTITUTE; ACCOUNT  
; NUMBER; CUSTOMER |  
DC- T01; T05 |  
IC- <MAIN> G06F-017/60 |  
MC- <EPI> T01-H07C5E; T01-J05A1; T05-L02 |  
FS- EPI ||

16/4/3 (Item 3 from file: 350)  
DIALOG(R) File 350:Derwent WPIX  
(c) 2002 Thomson Derwent. All rts. reserv.

IM- \*Image available\*  
AA- 1997-558242/199751 |

Search Report from Ginger D. Roberts

XR- <XRPX> N97-465323 |  
TI- ATM deposit, withdraw and money order purchase performing - prompting user to enter amount of requested money order, displaying money required including fee, prompting user to enter method payment |  
PA- RIVERA A (RIVE-I) |  
AU- <INVENTORS> RIVERA A |  
NC- 001 |  
NP- 001 |  
PN- US 5686713 A 19971111 US 96604768 A 19960222 199751 B |  
AN- <LOCAL> US 96604768 A 19960222 |  
AN- <PR> US 96604768 A 19960222 |  
FD- US 5686713 A G06K-005/00 |  
LA- US 5686713(8) |  
AB- <BASIC> US 5686713 A

The method involves initiating a number of sequenced steps upon depression of a deposit money. That includes accepting a card with a magnetic strip on it and further retrieving an account number from it. On the display the name of the account owner is displayed and the user is prompted to enter an amount of money into the paper money and coin acceptor. The money accepted are then counted for generating a receipt depicting the amount of deposit, new balance, and account number , and returning the card to the user.

A number of sequenced steps is initiated upon the depression of the money order key. That includes prompting a user to enter an amount of a requested money order, displaying the money required including a fee, prompting a user to enter a method payment. The required money in the paper money and coin acceptor upon the method payment being a deposit and subsequently generating change with the paper money and coin dispenser upon an excess amount of paper money and coin being entered.

ADVANTAGE - Allows integration of services in automated teller machine.

Dwg.2/3 |

DE- <TITLE TERMS> ATM; DEPOSIT; WITHDRAW; MONEY; ORDER; PURCHASE; PERFORMANCE; PROMPT; USER; ENTER; AMOUNT; REQUEST; MONEY; ORDER; DISPLAY; MONEY; REQUIRE; FEE; PROMPT; USER; ENTER; METHOD; PAY |  
DC- T01; T04; T05 |  
IC- <MAIN> G06K-005/00 |  
MC- <EPI> T01-J05A; T04-A03A; T04-K02; T05-H02C5A; T05-L03C5 |  
FS- EPI ||

16/4/4 (Item 4 from file: 350)  
DIALOG(R) File 350:Derwent WPIX  
(c) 2002 Thomson Derwent. All rts. reserv.

IM- \*Image available\*  
AA- 1997-080353/199708 |  
XR- <XRPX> N97-066525 |  
TI- Remote resumption method for computer - involves displaying screen data read by log conservation file access unit on display screen, after starting execution of task using task execution unit |  
PA- NEC CORP (NIDE ) |  
NC- 001 |  
NP- 001 |  
PN- JP 8314824 A 19961129 JP 95123472 A 19950523 199708 B |  
AN- <LOCAL> JP 95123472 A 19950523 |  
AN- <PR> JP 95123472 A 19950523 |  
FD- JP 8314824 A G06F-013/00 |  
LA- JP 8314824(6) |  
AB- <BASIC> JP 8314824 A

The method involves using multiple host computers which are connected through a network mutually. A first host computer (1) consists of a first log conservation file (5) in which information

Search Report from Ginger D. Roberts

relating to the operation status of the task currently performed and currently displayed screen data are stored. The account number of the user is stored in a log conservation unit (7). A log screen user management unit (8) manages the updating time of the data stored in the first conservation file. A second host computer (2) transmits an enquiry demand to other host computers connected in the network. A transmitting and receiving unit (10) receives the user account information and the log conservation file renewal time information transmitted by log screen user management unit.

An user account collation unit (9) compares the user account number obtained by the second host computer with the user account number information obtained from the transmitting and receiving unit. A new log collation unit (11) obtains the host computer name which investigates about the new updating time and the log conservation file renewal time obtained from the transmitting and receiving unit. A log conservation file access unit (13) reads the screen data status information and the information relating to operation status of task from a second log conservation file (6). A task execution unit (14) executes a particular task based on the status information read by the log conservation file access unit. A display unit (15) displays the screen data read by the log conservation file access unit on the display screen after starting the execution of the task using task execution unit.

ADVANTAGE - Eliminates unnecessary work. Improves production efficiency. Realizes automatic operation.

Dwg.1/3 |

DE- <TITLE TERMS> REMOTE; RESUME; METHOD; COMPUTER; DISPLAY; SCREEN; DATA; READ; LOG; CONSERVE; FILE; ACCESS; UNIT; DISPLAY; SCREEN; AFTER; START; EXECUTE; TASK; EXECUTE; UNIT|  
DC- T01|  
IC- <MAIN> G06F-013/00|  
IC- <ADDITIONAL> G06F-001/00; G06F-015/00|  
MC- <EPI> T01-H07C3E; T01-H07C5A|  
FS- EPI||

16/4/5 (Item 5 from file: 350)  
DIALOG(R) File 350:Derwent WPIX  
(c) 2002 Thomson Derwent. All rts. reserv.

IM- \*Image available\*  
AA- 1996-177137/199618|  
XR- <XRXPX> N96-148833|  
TI- Seal registration device for bank, financial institution - has number information deletion processor which deletes old account number information after new account number information is stored in index file|  
PA- FUJITSU LTD (FUIT )|  
NC- 001|  
NP- 001|  
PN- JP 8055217 A 19960227 JP 94185792 A 19940808 199618 B|  
AN- <LOCAL> JP 94185792 A 19940808|  
AN- <PR> JP 94185792 A 19940808|  
FD- JP 8055217 A G06T-007/00|  
LA- JP 8055217(32)|  
AB- <BASIC> JP 8055217 A

The device includes an index file (5) and an accompanying data file (6) wherein an account number is input and stored respectively. A number data file converter (14) which converts a number data group for the input package conversion data file (16) and stores by a number data storing processor. A number acquisition processor sequentially gain an old account number and a new account number. The address of an index file is computed.

Search Report from Ginger D. Roberts

A pointer acquisition processor gains a pointer in which the address on an accompanying data file is shown. A number information deletion processor deletes the old account number information after new account number information is stored in an index file.

ADVANTAGE - Automatically performs package conversion processing to new account number data group from old account number data group. Shortens quantity of work reducing work quantity expense.

Dwg.1/19|

DE- <TITLE TERMS> SEAL; REGISTER; DEVICE; BANK; FINANCIAL; INSTITUTION; NUMBER; INFORMATION; DELETE; PROCESSOR; DELETE; ACCOUNT; NUMBER; INFORMATION; AFTER; NEW; ACCOUNT; NUMBER; INFORMATION; STORAGE; INDEX; FILE|  
DC- T01; T05|  
IC- <MAIN> G06T-007/00|  
IC- <ADDITIONAL> G06F-019/00|  
MC- <EPI> T01-J05A1; T01-J10B2; T05-L09|  
FS- EPI||

16/4/6 (Item 6 from file: 350)

DIALOG(R)File 350:Derwent WPIX  
(c) 2002 Thomson Derwent. All rts. reserv.

AA- 1987-285656/198741|  
XR- <XRPX> N87-214103|  
TI- Area-weighted signal acquisition device for scintillation camera - identifies and weights pixels affected by detection of event at particular location to generate non-blank signals|  
PA- SIEMENS AG (SIEI )|  
AU- <INVENTORS> DELMEDICO A; DEVITO R P; STOUB E W|  
NC- 005|  
NP- 004|  
PN- EP 240689 A 19871014 EP 87102735 A 19870226 198741 B|  
PN- US 4780823 A 19881025 US 86838509 A 19860311 198845  
PN- EP 240689 B 19900711 199028  
PN- DE 3763614 G 19900816 199034|  
AN- <LOCAL> EP 87102735 A 19870226; US 86838509 A 19860311|  
AN- <PR> US 86838509 A 19860311|  
CT- 1.Jnl.Ref; EP 125403; GB 1283915; JP 60118980; US 3878373|  
FD- EP 240689 A  
<DS> (Regional): DE FR GB NL  
FD- US 4780823 A  
FD- EP 240689 B  
<DS> (Regional): DE FR GB NL|  
LA- EP 240689(E<PG> 29); US 4780823(16)|  
DS- <REGIONAL> DE; FR; GB; NL|  
AB- <BASIC> EP 240689 A

The location of a detected scintillation event is presented to a pixel address offset adder (38), and its energy to a z address offset adder (42). Its effect is distributed to appropriate pixels by a sequencer control (44) in cycles, during each of which an offset address generator (46) identifies all pixels associated with a particular event and selects appropriate weightings (50).

A current sum of weightings previously assigned to each pixel is stored in an arithmetic logic unit (52) as a basis for unblank signal generation (54), and is updated (48) to account for the number of generated unblank signals.

ADVANTAGE - Increased accuracy and can be programmed for use with various radioisotope/collimator combinations|

AB- <EP> EP 240689 B

Imaging system for converting information from a radiation detector detecting scintillation events at a plurality of detector pixels (A1,B2 - B5,C6 - C9,D10 - D21) into an image consisting of a multiplicity of

Search Report from Ginger D. Roberts

image pixels implementing area weighted acquisitions, comprising: a) means (46) for identifying associated pixels which are to be affected by a scintillation event detected at a particular event pixel of the detector; b) means for assigning to the event pixel and to each of its associated pixels a weight, which weight represents an effect which said scintillation event should have thereupon to implement a particular desired area-weighting; c) means for storing in association with each detector pixel a current sum of all weights which have been previously assigned thereto; d) means generating image data for each image pixel based upon the current sum of a corresponding detector pixel stored in said storing means; and e) means for updating said current sum of a detector pixel in accordance with the generation of image data at a corresponding image pixel. (18pp)|

AB- <US> US 4780823 A

Upon detection of a scintillation event at an event pixel, associated pixels are identified. Weights are assigned to the event pixel and to all the associated pixels in such a manner as to attribute the event over an area in a statically accurate manner. A current sum of all weights which have been previously assigned to each pixel is stored.

Unblank signals are generated, based upon this current sum, and the current sum is up-dated to account for the number of unblank signals so generated.

USE/ADVANTAGE - Area-weighted acquisition in imaging system. More accurate account of energy of detected scintillation event than with conventional scintillation cameras.|

DE- <TITLE TERMS> AREA; WEIGHT; SIGNAL; ACQUIRE; DEVICE; SCINTILLATION; CAMERA; IDENTIFY; WEIGHT; PIXEL; AFFECT; DETECT; EVENT; LOCATE; GENERATE; NON; BLANK; SIGNAL|

DC- S03|

IC- <ADDITIONAL> G01T-001/16|

MC- <EPI> S03-G02B|

FS- EPI||

16/4/7 (Item 7 from file: 350)

DIALOG(R) File 350:Derwent WPIX

(c) 2002 Thomson Derwent. All rts. reserv.

AA- 1978-C5959A/197813|

TI- Personalised cheque book printing process - has computer producing magnetic tape with ordered data for preparing cheques|

PA- IMPRIMERIE CHAMBRE (IMPR-N)| .

NC- 001|

NP- 001|

PN- FR 2354884 A 19780217

197813 B|

AN- <PR> FR 7618532 A 19760618; FR 7716494 A 19770531|

AB- <BASIC> FR 2354884 A

The printing process provides personalised cheque books intended for customers of several branches of the same bank. A first magnetic tape contains data relating to the inter-bank code of the ordering branch, to the conditions under which the printed books are to be despatched, and, for each book, the account number, type of book and number of cheques contained. It also includes the customer's name and address and is processed by a first computer.

This computer produces a second such tape on which the data is arranged in ascending numerical order of branch code numbers, type of book requested, and account numbers. The second tape is fed into a second computer connected to a printing press, which prints on a continuous surface and in the reverse order data differing from one cheque to another, e.g. cheque and magnetic code numbers.|

DE- <TITLE TERMS> PERSON; CHEQUE; BOOK; PRINT; PROCESS; COMPUTER; PRODUCE; MAGNETIC; TAPE; ORDER; DATA; PREPARATION; CHEQUE|

Search Report from Ginger D. Roberts

DC- P75; T01; T04|  
IC- <ADDITIONAL> B41J-005/40; B41J-029/40; G06F-003/12|  
FS- EPI; EngPI||

16/4/8 (Item 1 from file: 347)  
FN- DIALOG(R)File 347:JAPIO|  
CZ- (c) 2002 JPO & JAPIO. All rts. reserv.|  
TI- SYSTEM AND METHOD FOR SETTLEMENT  
PN- 2001-319165 -JP 2001319165 A-  
PD- November 16, 2001 (20011116)  
AU- HATTORI TORU  
PA- NEC CORP  
AN- 2000-135870 -JP 2000135870-  
AN- 2000-135870 -JP 2000135870-  
AD- May 09, 2000 (20000509)  
G06F-017/60; G06F-013/00  
AB- PROBLEM TO BE SOLVED: To provide a simple and inexpensive settlement system whose convenience is high and which can easily be introduced. SOLUTION: The settlement system for mediating transaction settlement when a first requester pays a cost to a second requester through the Internet is provided with a first data base holding the name , telephone number and account number of the financial institution of the first requester, a second data base holding the name and the account number of the financial institution of the second requester and a control means for issuing a reservation number in accordance with the name and the telephone number of the first requester, which the second requester transmits, and the name of the second requester, holding the number in a third data base and instructing the immediate settlement system of the financial institution on the transfer of only the amount of the cost from the account of the financial institution of the first request to the account of the second requester in accordance with a payment instruction and the reservation number which the first requester transmits. COPYRIGHT: (C)2001,JPO

16/4/9 (Item 2 from file: 347)  
FN- DIALOG(R)File 347:JAPIO|  
CZ- (c) 2002 JPO & JAPIO. All rts. reserv.|  
TI- AUTOMATIC TELLER MACHINE  
PN- 2001-076063 -JP 2001076063 A-  
PD- March 23, 2001 (20010323)  
AU- NOGAMI ATSUKI; NISHIMURA KIMIO  
PA- OKI SOFTWARE KK; OKI ELECTRIC IND CO LTD  
AN- 11-252521 -JP 99252521-  
AN- 11-252521 -JP 99252521-  
AD- September 07, 1999 (19990907)  
G06F-019/00  
AB- PROBLEM TO BE SOLVED: To enable transfer, even if a customer inputs a wrong account number for a transfer destination. SOLUTION: A host computer 10 performs retrieval from a customer information file 11 according to the account number of a transfer destination, that a customer has inputted on the touch-panel display 6 of an automatic teller machine 1; if there is no corresponding account, the customer is made to input the name of the holder of the transfer destination account and the number of the most significant or the least significant digit of the account number is replaced with another number to generate a new account number . If the computer 10 confirms the presence of the new account number through retrieval based upon the generated account number, it is determined whether the inputted name matches the name of the holder of the transfer destination account sent from the computer 10,

Search Report from Ginger D. Roberts

and transfer is carried out the if the two names match. COPYRIGHT:  
(C)2001,JPO

16/4/10 (Item 3 from file: 347)  
FN- DIALOG(R)File 347:JAPIO|  
CZ- (c) 2002 JPO & JAPIO. All rts. reserv.|  
TI- CARD PROCESSING SYSTEM  
PN- 08-272916 -JP 8272916 A-  
PD- October 18, 1996 (19961018)  
AU- CHIBA SHINJI; OTSUKI ATSUSHI  
PA- HOKKAIDO OKI DENKI SYST KK [000000] (A Japanese Company or Corporation), JP (Japan); OKI ELECTRIC IND CO LTD [000029] (A Japanese Company or Corporation), JP (Japan)  
AN- 07-073685 -JP 9573685-  
AN- 07-073685 -JP 9573685-  
AD- March 30, 1995 (19950330)  
IC- -6- G06K-017/00; B42D-015/10; G06F-017/60; G07F-007/08  
CL- 45.3 (INFORMATION PROCESSING -- Input Output Units); 29.4 (PRECISION INSTRUMENTS -- Business Machines); 30.1 (MISCELLANEOUS GOODS -- Office Supplies); 45.4 (INFORMATION PROCESSING -- Computer Applications)  
KW- R087 (PRECISION MACHINES -- Automatic Banking)  
AB- PURPOSE: To issue a new card not through a window by recording individual information on a corresponding card user on a new card and issuing it by a management device if the card is broken.

CONSTITUTION: Once it is judged that the card is inserted into a card processor, a main control part 9 controls a conveyance part 8 to convey the card. When the card passes through a card check part 1, the main control part 9 monitors the output of the check part 1 and if it is judged that the card is broken, the main control part 9 adds information for specifying the card user obtained from the output of a data reader writer 7 and informs the control part 10b of a center 10 of a card issuing instruction. The control part 10b retrieves the individual information on the name, account number, etc., of the corresponding user from storage 10a according to the information specifying the user and reports it to the main control part 9. The main control part 9 controls an embossing writer 6 according to the individual information to emboss the new card with the name, account number, etc., thus issuing a new card.

16/4/11 (Item 4 from file: 347)  
FN- DIALOG(R)File 347:JAPIO|  
CZ- (c) 2002 JPO & JAPIO. All rts. reserv.|  
TI- SEAL REGISTRATION DEVICE  
PN- 08-055217 -JP 8055217 A-  
PD- February 27, 1996 (19960227)  
AU- MITSUNARI SEI  
PA- FUJITSU LTD [000522] (A Japanese Company or Corporation), JP (Japan)  
AN- 06-185792 -JP 94185792-  
AN- 06-185792 -JP 94185792-  
AD- August 08, 1994 (19940808)  
IC- -6- G06T-007/00; G06F-019/00  
CL- 45.9 (INFORMATION PROCESSING -- Other); 45.4 (INFORMATION PROCESSING -- Computer Applications)  
AB- PURPOSE: To automatically perform batch conversion processing from an old account number data group to a new account number data group.

CONSTITUTION: This device consists of a terminal device 3, a computer 41 for seal registration, and an electronic filing device 8; and the

Search Report from Ginger D. Roberts

computer 4 for seal registration stores an application program and the electronic filing device 8 is equipped with an index file 5, an attached data file 6, and a conversion number data file 14. The application program copies data on a floppy disk FPD to a conversion number data file 14, acquires an old account number and a new account number from the conversion number data file, and calculates an address of the index file from the old account number to acquire a pointer from the address ; and then the program calculates an address of the index file from the new account number , stores the painter and new account number in the address , and deletes the old account number information from the index file.

16/4/12 (Item 5 from file: 347)

FN- DIALOG(R)File 347:JAPIO|  
CZ- (c) 2002 JPO & JAPIO. All rts. reserv.|  
TI- AUTOMATIC TELLER MACHINE  
PN- 07-146906 -JP 7146906 A-  
PD- June 06, 1995 (19950606)  
AU- MORI KOJI  
PA- OKI ELECTRIC IND CO LTD [000029] (A Japanese Company or Corporation),  
JP (Japan)  
AN- 05-314347 -JP 93314347-  
AN- 05-314347 -JP 93314347-  
AD- November 19, 1993 (19931119)  
IC- -6- G06F-019/00; G07D-009/00  
CL- 45.4 (INFORMATION PROCESSING -- Computer Applications); 29.4  
(PRECISION INSTRUMENTS -- Business Machines)  
KW- R087 (PRECISION MACHINES -- Automatic Banking)  
AB- PURPOSE: To improve service to customers by providing a means which sends card-absence information and information on a financial institute name , etc., to a host instead of information of a card and performing transactions when receiving a transaction permit answer from the host.

CONSTITUTION: A card presence/absence specification part 11 displays a picture at a display/input part 20 and makes a customer specify whether or not the customer carries a cash card. A card information specification part 12 functions to make the customer specify the issue financial institute name , issue branch office name , and account number of the cash card when the customer specifies the absence of the card. A transaction process part 13 sends the card-absence information and the information including the specified financial institute name , branch office name , and account number as information substituting for the cash card that the customer has to the host through a communication control part 30. Then when the transaction permit answer is received from the host, the transaction process is carried out without the card.

16/4/13 (Item 6 from file: 347)

FN- DIALOG(R)File 347:JAPIO|  
CZ- (c) 2002 JPO & JAPIO. All rts. reserv.|  
TI- FINANCING AUTOMATIZING APPARATUS  
PN- 03-265087 -JP 3265087 A-  
PD- November 26, 1991 (19911126)  
AU- YAMADA TAKAHIRO  
PA- OKI ELECTRIC IND CO LTD [000029] (A Japanese Company or Corporation),  
JP (Japan)  
AN- 02-062517 -JP 9062517-  
AN- 02-062517 -JP 9062517-  
AD- March 15, 1990 (19900315)

Search Report from Ginger D. Roberts

IC- -5- G07D-009/00; G06F-015/30; G06F-015/30  
CL- 29.4 (PRECISION INSTRUMENTS -- Business Machines); 45.4 (INFORMATION  
PROCESSING -- Computer Applications)  
KW- R087 (PRECISION MACHINES -- Automatic Banking)  
SO- Section: P, Section No. 1316, Vol. 16, No. 75, Pg. 100, February 24,  
1992 (19920224)  
AB- PURPOSE: To obtain the financing automatizing apparatus which does not  
necessitate a notified seal and scarcely generates a waiting time by  
constituting the apparatus so that a customer can execute an **address**  
change procedure in accordance with the guidance displayed on an  
indicator of an automatic cash depositing/paying machine.

CONSTITUTION: A customer who executes an **address** change procedure  
goes to a branch office of a certain bank with a bankbook (or an ID  
card). In an automatic cash depositing/paying machine (ATM), an  
**address** change is selected by a transaction selecting screen, and  
the card is inserted in accordance with a display guidance sentence.  
A reading means 17 reads an **account number** and an **account**  
opening office **number**, and a **second** transaction selecting means  
31 displays an **address** change processing screen on an indicator 2.  
Subsequently, a zip code input means 33 displays a zip code input  
guidance sentence, and when it is inputted from an operating means  
11, an **address** containing a prefectural **name** corresponding to the  
zip code is displayed. Next, an **address** input means 34 inputs a  
county/ward/city/town/village **name**. The **address** displayed by the  
means 33, 34 is printed as **address** change data together with the  
**account number** and the **account opening office number** read by the  
means 17 or output to business processing center from a terminal  
controller 12.

16/4/14 (Item 7 from file: 347)  
FN- DIALOG(R)File 347:JAPIO|  
CZ- (c) 2002 JPO & JAPIO. All rts. reserv.|  
TI- TRANSACTION PROCESSOR  
PN- 60-245079 -JP 60245079 A-  
PD- December 04, 1985 (19851204)  
AU- MURAKAMI HIROYOSHI  
PA- OMRON TATEISI ELECTRONICS CO [000294] (A Japanese Company or  
Corporation), JP (Japan)  
AN- 59-100773 -JP 84100773-  
AN- 59-100773 -JP 84100773-  
AD- May 18, 1984 (19840518)  
IC- -4- G06F-015/30  
CL- 45.4 (INFORMATION PROCESSING -- Computer Applications)  
KW- R087 (PRECISION MACHINES -- Automatic Banking)  
SO- Section: P, Section No. 452, Vol. 10, No. 116, Pg. 123, April 30, 1986  
(19860430)  
AB- PURPOSE: To open a new account with a bank without going to the bank by  
inputting **name** data, seal impression data, and a password number  
and issuing a magnetic card and a bankbook on which individual  
information, etc., are recorded.

CONSTITUTION: An account opening key is operated and specific cash is  
thrown in a paper currency discharging machine 20 according to a  
guidance display, and then data on the amount of deposited money and  
data for opening a new account are sent to a center, which assigns a  
**new account number** and returns a telegraphic message. Then, a  
**name** and an **address** are entered in an OCR card which is already  
prepared and the card is stamped with a bank seal and inserted into  
an entry machine 24. Then, a password is inputted according to the  
guidance display. An MCPU10 sends the **name** data, account number  
data, and password number data to an SCPU17. The SCPU issues a card

Search Report from Ginger D. Roberts

by a card issuing machine 28. Then, the MPU10 commands the SCPU16 to enter necessary items in the bankbook and further the generated magnetic card is discharged from the machine 28 through the SCPU17.

16/4/15 (Item 8 from file: 347)  
FN- DIALOG(R)File 347:JAPIO|  
CZ- (c) 2002 JPO & JAPIO. All rts. reserv. |  
TI- SEAL ALTERING PROCESSING SYSTEM  
PN- 59-172077 -JP 59172077 A-  
PD- September 28, 1984 (19840928)  
AU- KAMATA HIDEO; KOSHIDAKA TERU; YASUDA MASAMI; KATAOKA TATSUFUMI  
PA- FUJITSU LTD [000522] (A Japanese Company or Corporation), JP (Japan)  
AN- 58-047390 -JP 8347390-  
AN- 58-047390 -JP 8347390-  
AD- March 22, 1983 (19830322)  
IC- -3- G06F-015/30; G06F-015/20  
CL- 45.4 (INFORMATION PROCESSING -- Computer Applications)  
KW- R087 (PRECISION MACHINES -- Automatic Banking)  
SO- Section: P, Section No. 332, Vol. 09, No. 26, Pg. 153, February 05,  
1985 (19850205)  
AB- PURPOSE: To collate an old seal easily without extracting the  
retrieving contents of a seal register with manual operation by  
transferring and storing the picture of the old seal into an old seal  
file part provided in a register file when the seal is altered.

CONSTITUTION: When a new seal is registered, an account number is added to an index, and they are inputted from a keyboard 16, and an impression of the seal is read in a reading part 6 and is registered in, for example, the address A of a picture data part 171 of a register file 17. When the seal of the same account is altered, the picture data in the address A is transferred to, for example, an address B of an old seal picture data part 174, and the picture data of an altered new seal is registered in the address A. Since the old seal is stored in a prescribed area of the register file 17 even after the registered seal is altered, the old seal can be collated.

?

Search Report from Ginger D. Roberts

?t17/4/

17/4/1 (Item 1 from file: 350)

DIALOG(R)File 350:Derwent WPIX

(c) 2002 Thomson Derwent. All rts. reserv.

IM- \*Image available\*

AA- 1996-058041/199606|

XR- <XRPX> N96-048465|

TI- Automated data card transaction verification - returning unique card account number to customer after transmission of payment details and confirming payment information and account number at later date using database storing that information|

PA- KUPINSKY S H (KUPI-I); OLSEN C F (OLSE-I); OLSEN K B (OLSE-I)|

AU- <INVENTORS> KUPINSKY S H; OLSEN C F; OLSEN K B|

NC- 001|

NP- 001|

PN- US 5479510 A 19951226 US 94340864 A 19941115 199606 B|

AN- <LOCAL> US 94340864 A 19941115|

AN- <PR> US 94340864 A 19941115|

FD- US 5479510 A H04L-009/32|

LA- US 5479510(4)|

AB- <BASIC> US 5479510 A

The method of digital data communication and verification between a computer connected to a database storing digital data and a data card storage device interfacing with a data card capable of storing data, and a second computer connected to a second data card storage device involves the first computer transmitting the digital data to the second computer. The second computer transfers the data to the second data card storage device which records the data onto a card, reads a unique data card account number from the data card, and transfers it to the second computer.

The second computer communicates the account number to the first computer. The first computer stores the account number on the database in association with the digital data. The first data card storage device subsequently reads the data and the account number from the data card, and transfers them to the first computer. The first computer compares the data and the account number received from the first data card storage device to that stored in the database.

USE/ADVANTAGE - Payment for tickets etc by phone. Provides customer with proof of purchase immediately. Eliminates need for paper tickets.

Dwg.1/1|

DE- <TITLE TERMS> AUTOMATIC; DATA; CARD; TRANSACTION; VERIFICATION; RETURN; UNIQUE; CARD; ACCOUNT; NUMBER; CUSTOMER; AFTER; TRANSMISSION ; PAY; DETAIL; CONFIRM ; PAY; INFORMATION; ACCOUNT; NUMBER; LATE; DATE; DATABASE; STORAGE; INFORMATION|

DC- T05; W01|

IC- <MAIN> H04L-009/32|

MC- <EPI> T05-H02C3; T05-L02; W01-C05B3C|

FS- EPI||

?

Search Report from Ginger D. Roberts

?t20/4/all

20/4/1 (Item 1 from file: 350)  
DIALOG(R)File 350:Derwent WPIX  
(c) 2002 Thomson Derwent. All rts. reserv.

IM- \*Image available\*  
AA- 2002-088349/200212|  
TI- On-line automatic receiving device|  
PA- CHUNG B Y (CHUN-I); SIMONG INFORMATION & COMMUNICATION CO LT (SIMO-N) |  
AU- <INVENTORS> CHUNG B Y|  
NC- 001|  
NP- 001|  
PN- KR 2001077050 A 20010817 KR 20004592 A 20000131 200212 B|  
AN- <LOCAL> KR 20004592 A 20000131|  
AN- <PR> KR 20004592 A 20000131|  
LA- KR 2001077050(1)|  
AB- <PN> KR 2001077050 A|  
AB- <NV> NOVELTY - An on-line automatic receiving device is provided to help a bank business by carrying the device as a notebook PC and performing all works related to the bank business through a wire/wireless communication network at a field in real time and preparing all sorts of contract documents in real time.|  
AB- <BASIC> DETAILED DESCRIPTION - A magnet reader(24) being connected to a CPU interface(23) of a notebook PC for reading a magnetic card, a printer(33) for printing a bankbook arrangement and a ticket/contract document, a wire modem unit(30) for a wire telephone conversation, a mobile phone unit(32) for a wireless telephone conversation, the first key unit(26) for confirming an account number of a client the second key unit(27) for a bank business, and the third key unit(28) for a mobile phone conversation are provided in a notebook PC.  
pp; 1 DwgNo 1/10|  
DE- <TITLE TERMS> LINE; AUTOMATIC; RECEIVE; DEVICE|  
DC- T01|  
IC- <MAIN> G06F-001/16|  
MC- <EPI> T01-L|  
FS- EPI||

20/4/2 (Item 2 from file: 350)  
DIALOG(R)File 350:Derwent WPIX  
(c) 2002 Thomson Derwent. All rts. reserv.

IM- \*Image available\*  
AA- 2001-626012/200172|  
DX- <RELATED> 2002-097365; 2002-122367; 2002-216835|  
XR- <XRPX> N01-466679|  
TI- System for conducting secure payments over a computer network by use of secure payment application software to allow transmission of a pseudo account number in response to authorization request|  
PA- MASTERCARD INT INC (MAST-N) |  
AU- <INVENTORS> CAMPBELL C M; HOGAN E J|  
NC- 095|  
NP- 003|  
PN- WO 200169556 A2 20010920 WO 2001US8209 A 20010315 200172 B|  
PN- AU 200143658 A 20010924 AU 200143658 A 20010315 200208|  
PN- US 20020007320 A1 20020117 US 2000189650 P 20000315 200212  
<AN> US 2001809367 A 20010315|  
AN- <LOCAL> WO 2001US8209 A 20010315; AU 200143658 A 20010315; US 2000189650 P 20000315; US 2001809367 A 20010315|  
AN- <PR> US 2000189650 P 20000315; US 2001809367 A 20010315|  
FD- WO 200169556 A2 G07F-019/00  
<DS> (National): AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CO CR

Search Report from Ginger D. Roberts

CU CZ DE DK DM DZ EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM TR TT TZ UA UG UZ VN YU ZA ZW  
<DS> (Regional) : AT BE CH CY DE DK EA ES FI FR GB GH GM GR IE IT KE LS LU MC MW MZ NL OA PT SD SE SL SZ TR TZ UG ZW

FD- AU 200143658 A G07F-019/00 Based on patent WO 200169556

FD- US 20020007320 A1 G06F-017/60 Provisional application US 2000189650 |

LA- WO 200169556(E<PG> 39) |

DS- <NATIONAL> AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CO CR CU CZ DE DK DM DZ EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM TR TT TZ UA UG UZ VN YU ZA ZW |

DS- <REGIONAL> AT; BE; CH; CY; DE; DK; EA; ES; FI; FR; GB; GH; GM; GR; IE; IT; KE; LS; LU; MC; MW; MZ; NL; OA; PT; SD; SE; SL; SZ; TR; TZ; UG; ZW |

AB- <PN> WO 200169556 A2 |

AB- <NV> NOVELTY - A provider such as MasterCard has in its control one or more tamper resistant secure modules (10) offering physical protection for information stored in them and each contains one of more translation **key** for translating between pseudo and real **account numbers**, one or more derivation **keys** for decrypting card-unique secret encryption **keys** and one or more provider 'root' private **keys**. The cardholder identifies to the system, responding to an authorization request based upon status of a first payment **account number** at the time of the transaction. |

AB- <BASIC> DETAILED DESCRIPTION - AN INDEPENDENT CLAIM is included for a method of conducting a transaction over a communication network.

    USE - Making secure payments over a computer network.

    ADVANTAGE - No need for unique repeatedly generated transaction number to replace transmission of permanent **account number**.

    DESCRIPTION OF DRAWING(S) - The drawing is a block diagram of the system

        Secure modules (10)

        pp; 39 DwgNo 1/6 |

DE- <TITLE TERMS> SYSTEM; CONDUCTING; SECURE; COMPUTER; NETWORK; SECURE; PAY; APPLY; SOFTWARE; ALLOW; TRANSMISSION; PSEUDO; ACCOUNT; NUMBER; RESPOND; AUTHORISE; REQUEST |

DC- T01; T05; W01 |

IC- <MAIN> G06F-017/60; G07F-019/00 |

MC- <EPI> T01-D01; T01-E04; T01-H07C5E; T01-J05A1; T01-J05A2; T01-J05B2; T01-J12C; T05-H02C3; T05-L02; W01-A05B |

FS- EPI ||

20/4/3 (Item 3 from file: 350)  
DIALOG(R)File 350:Derwent WPIX  
(c) 2002 Thomson Derwent. All rts. reserv.

IM- \*Image available\*

AA- 2000-672450/200065 |

XR- <XRPX> N00-498574 |

TI- User identity verification system for transaction and security applications, checks scanned biometric information and photographic images of user, with that stored in database to grant access authority to user |

PA- IMAGE DATA LLC (IMAG-N) |

AU- <INVENTORS> HOUVENER R C |

NC- 089 |

NP- 002 |

PN- WO 200048135 A1 20000817 WO 2000US192 A 20000105 200065 B |

PN- AU 200024057 A 20000829 AU 200024057 A 20000105 200065 |

AN- <LOCAL> WO 2000US192 A 20000105; AU 200024057 A 20000105 |

AN- <PR> US 99249277 A 19990211 |

FD- WO 200048135 A1 G07C-009/00

Search Report from Ginger D. Roberts

<DS> (National): AE AL AM AT AU AZ BA BB BG BR BY CA CH CN CR CU CZ DE DK DM EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM TR TT TZ UA UG UZ VN YU ZA ZW

<DS> (Regional): AT BE CH CY DE DK EA ES FI FR GB GH GM GR IE IT KE LS LU MC MW NL OA PT SD SE SL SZ TZ UG ZW

FD- AU 200024057 A G07C-009/00 Based on patent WO 200048135 |

LA- WO 200048135 (E<PG> 46) |

DS- <NATIONAL> AE AL AM AT AU AZ BA BB BG BR BY CA CH CN CR CU CZ DE DK DM EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM TR TT TZ UA UG UZ VN YU ZA ZW |

DS- <REGIONAL> AT; BE; CH; CY; DE; DK; EA; ES; FI; FR; GB; GH; GM; GR; IE; IT; KE; LS; LU; MC; MW; NL; OA; PT; SD; SE; SL; SZ; TZ; UG; ZW |

AB- <PN> WO 200048135 A1 |

AB- <NV> NOVELTY - The remote database site has biometric access authority information and digital photographic images of persons to be identified. The biometric access authority information input through biometric scanner and the physical appearance of person identified by identification terminal, are compared with that stored in remote database and accordingly access authority is granted to user. |

AB- <BASIC> DETAILED DESCRIPTION - The biometric access authority information module has fingerprints, voiceprint and digital image of retina of authorized system user. Secondary access authority information units comprising electronic key -based personal identification number (PIN), is also provided to the system for granting access authority to user, when the system users cannot be authenticated using biometric information. An INDEPENDENT CLAIM is also included for user identity verification method.

USE - For verifying user identity while using credit cards and charge cards in financial transactions and security applications.

ADVANTAGE - Since the verification data is stored at a remote database, access by criminals is prevented thereby improving security level of the system. Since the system is independent of credit card account numbers , checking account number , etc., modification or replacement of existing cards becomes unnecessary and thereby allowing the system to be used in conjunction with any number of credit card accounts .

DESCRIPTION OF DRAWING(S) - The figure shows the block diagram of user identity verification system.

pp; 46 DwgNo 1/6 |

DE- <TITLE TERMS> USER; IDENTIFY; VERIFICATION; SYSTEM; TRANSACTION; SECURE ; APPLY; CHECK; SCAN; INFORMATION; PHOTOGRAPH; IMAGE; USER; STORAGE; DATABASE; ACCESS; AUTHORISE; USER |

DC- S05; T01; T04; T05 |

IC- <MAIN> G07C-009/00 |

MC- <EPI> S05-D01C5A; T01-C02; T01-C04; T01-J05B; T01-J05B4F; T01-J10C; T01-J12C; T04-D04; T04-D07C; T05-D01B |

FS- EPI ||

20/4/4 (Item 4 from file: 350)

DIALOG(R)File 350:Derwent WPIX

(c) 2002 Thomson Derwent. All rts. reserv.

IM- \*Image available\*

AA- 1999-592973/199951 |

XR- <XRPX> N99-437583 |

TI- Verifying user identification and establishing encryption key |

PA- CITICORP DEV CENT INC (CITI-N) |

AU- <INVENTORS> MERMAN M |

NC- 025 |

NP- 001 |

Search Report from Ginger D. Roberts

PN- EP 952564 A2 19991027 EP 99201145 A 19990415 199951 B|  
AN- <LOCAL> EP 99201145 A 19990415|  
AN- <PR> US 9881905 P 19980416|  
FD- EP 952564 A2 G07F-019/00  
<DS> (Regional): AL AT BE CH CY DE DK ES FI FR GB GR IE IT LI LT LU LV  
MC MK NL PT RO SE SI|  
LA- EP 952564 (E<PG> 19)|  
DS- <REGIONAL> AL; AT; BE; CH; CY; DE; DK; ES; FI; FR; GB; GR; IE; IT; LI;  
LT; LU; MC; MK; NL; PT; RO; SE; SI|  
AB- <PN> EP 952564 A2|  
AB- <NV> NOVELTY - A first encrypted output is generated as a function of  
the first secret and **key**. A first verification value is generated by  
decrypting the first encrypted output using the second **key**,  
indicating the equivalence of the two secrets, and a second encrypted  
output is generated along with a **second** verification value, using a  
user **account number**. |  
AB- <BASIC> DETAILED DESCRIPTION - There is an INDEPENDENT CLAIM for a  
system for verifying user identification and establishing an encryption  
**key**.  
    USE - Method is for secure communication of information.  
    ADVANTAGE - Method avoids the need for secret **keys** and  
intermediate system devices, improves PIN protection with end-to-end  
encryption, reduces security costs, enables home banking etc. and  
simplifies handling of smart cards.  
    DESCRIPTION OF DRAWING(S) - The figure shows a flow chart of  
information between **key** components.  
    pp; 19 DwgNo 2/5|  
DE- <TITLE TERMS> VERIFICATION; USER; IDENTIFY; ESTABLISH; ENCRYPTION; **KEY**  
|  
DC- T01; T05; W01|  
IC- <MAIN> G07F-019/00|  
IC- <ADDITIONAL> G07F-007/10|  
MC- <EPI> T01-D01; T01-J12D; T05-H02C; T05-L03; W01-A05B|  
FS- EPI||

20/4/5 (Item 5 from file: 350)  
DIALOG(R)File 350:Derwent WPIX  
(c) 2002 Thomson Derwent. All rts. reserv.

AA- 1986-055374/198608|  
XR- <XRPX> N86-040542|  
TI- Cheque calculator for deposit balance of current account - reads out  
from display number of cheque to be drawn next on payee and also  
balance cheque has been drawn on|  
PA- SHARP KK (SHAF )|  
AU- <INVENTORS> HATTA K; KOMEDA K|  
NC- 001|  
NP- 001|  
PN- US 4569029 A 19860204 US 82416487 A 19820910 198608 B|  
AN- <LOCAL> US 82416487 A 19820910|  
AN- <PR> JP 81157156 A 19810930; JP 81149101 A 19810918|  
FD- US 4569029 A |  
LA- US 4569029(16)|  
AB- <BASIC> US 4569029 A  
    The input amount is added to the balance of the current account  
with an activated deposit **key** so that the input may be memorised as  
the new balance of the account. The input amount of the cheque drawn  
out is subtracted from the deposit balance of the account by operating  
a cheque **key** so that the result may be memorised as the new balance  
of the account. Simultaneously, a digital **number** 1 is added to the  
cheque number so that the result of this addition is memorised as the  
new number.

Search Report from Ginger D. Roberts

The calculator voids the deposit balance of the current account or amount of the cheque that is incorrectly input, by applying a operation with a void key .

ADVANTAGE - Confirms loss by bona-fide customer or abuse by third party|

DE- <TITLE TERMS> CHEQUE; CALCULATE; DEPOSIT; BALANCE; CURRENT; ACCOUNT; READ; DISPLAY; NUMBER; CHEQUE; DRAW; BALANCE; CHEQUE; DRAW|  
DC- T01|  
IC- <ADDITIONAL> G06F-007/38; G07G-007/48; G07G-015/20|  
MC- <EPI> T01-J01; T01-J05|  
FS- EPI||

20/4/6 (Item 6 from file: 350)

DIALOG(R)File 350:Derwent WPIX  
(c) 2002 Thomson Derwent. All rts. reserv.

AA- 1985-129812/198522|  
XR- <XRPX> N85-097688|  
TI- Verification method for personal identification number - using information readable by machine on card or account number and permanently stored number|  
PA- TELEFONAKTIEBOLAGET ERICSSON L M (TELF )|  
AU- <INVENTORS> HALLBERG B I C|  
NC- 013|  
NP- 009|  
PN- EP 143096 A 19850529 EP 84850337 A 19841031 198522 B|  
PN- SE 8306349 A 19850518 198527|  
PN- NO 8404571 A 19850610 198530|  
PN- DK 8405445 A 19850518 198536|  
PN- FI 8404428 A 19850518 198537|  
PN- ES 8602275 A 19860301 ES 537708 A 19841116 198619|  
PN- US 4629872 A 19861216 US 84672578 A 19841116 198701|  
PN- EP 143096 B 19880127 198804|  
PN- DE 3469080 G 19880303 198810|  
AN- <LOCAL> EP 84850337 A 19841031; ES 537708 A 19841116; US 84672578 A 19841116|  
AN- <PR> SE 836349 A 19831117|  
CT- DE 3013211; GB 2073461; US 4214230; US 4328414|  
FD- EP 143096 A  
<DS> (Regional): AT BE DE FR GB IT NL|  
FD- EP 143096 B  
<DS> (Regional): AT BE DE FR GB IT NL|  
LA- EP 143096(E<PG> 14); EP 143096(E)|  
DS- <REGIONAL> AT; BE; DE; FR; GB; IT; NL|  
AB- <BASIC> EP 143096 A

Each medium contains information readable by a machine in the form of a card or account number or permanent information in the form of a permanently inscribed number (FN). The read card or account number is encrypted with an algorithm defined by a first key which is formed by a relation between the personal identification number (PIN) and a first key member.

A personal clock number (PCN) is encrypted with an algorithm defined by a second key and the coded card or account number is compared with the coded PCN. The second key is formed by a relation between the FN and a second key number. Pref. the PCN is generated by the card and account number .

1/4|

AB- <EP> EP 143096 B

A method for verifying a personal identification number (PIN) and checking a number series put onto an identification medium, containing machine readable information in the form of a card or account (PAN) and a permanent information in the form of a permanent number (FN), said

method comprising encryption of the read card or account number (PAN) with an algorithm defined by a first key , said first key being formed by a relation between the personal identification number (PIN) and a first key number (K1), encrypting a personal check number (PCN) read from the card, and formed at the cardgeneration by encrypting the card or account number (PAN) with the algorithm defined by said first key followed by decrypting the result with an algorithm defined by a second key forming the personal check number, with an algorithm defined by said second key and comparing the card or account number (PAN) encrypted as described with the encrypted personal control number (PCN) characterized in that the second key is formed by a relation between the permanent number (FN) and a second key number (K2). (9pp)|

AB- <US> US 4629872 A

A method of verifying a personal identification number (PIN) and checking a number series put onto an identification medium, containing information readable by machine in the form of a card and account number (PAN) and permanent information in the form of a permanently inscribed number (FN). Encryption of the read card or account number if performed with an algorithm defined by a key . The key being formed by a relation between the personal identification number (PIN) and key number. Encryption of a personal check number (PCN) is with an algorithm defined by a second key .

Comparison of the coded card or account number with the coded personal check number (PCN) is characterised in that the second key is formed by a relation between the permanent number (FN) and a second key number (K2).

ADVANTAGE - Increases security considerable without necessary identification appts. being much more expensive. (7pp)f|

DE- <TITLE TERMS> VERIFICATION; METHOD; PERSON; IDENTIFY; NUMBER; INFORMATION; READ; MACHINE; CARD; ACCOUNT; NUMBER; PERMANENT; STORAGE; NUMBER|  
DC- T05|  
IC- <ADDITIONAL> C07C-000/00; G06K-005/00; G07C-011/00; G07F-007/10|  
MC- <EPI> T05-E; T05-H02|  
FS- EPI||

20/4/7 (Item 1 from file: 347)

FN- DIALOG(R) File 347:JAPIO|  
CZ- (c) 2002 JPO & JAPIO. All rts. reserv.|  
TI- IMAGE INFORMATION MANAGING DEVICE AND ITS PROGRAM STORAGE MEDIUM  
PN- 11-143979 -JP 11143979 A-  
PD- May 28, 1999 (19990528)  
AU- HIRAIWA SHIGERU  
PA- CASIO COMPUT CO LTD  
AN- 09-319143 -JP 97319143-  
AN- 09-319143 -JP 97319143-  
AD- November 06, 1997 (19971106)  
G06F-019/00; G06F-015/00

AB- PROBLEM TO BE SOLVED: To change a key which is made to correspond to image information in block. SOLUTION: When a signature directory image is stored and managed corresponding to a key including a branch number , a bank account number , keys including the previous branch number , the previous bank account number are retrieved when the previous branch number , the previous bank account number , a new branch number , a new bank account number are supplied from the outside by a CPU 1. And the branch number , the bank account number of the retrieved keys are rewritten as the new branch number , the new bank account number . COPYRIGHT: (C)1999,JPO

Search Report from Ginger D. Roberts

20/4/8 (Item 2 from file: 347)  
FN- DIALOG(R) File 347:JAPIO|  
CZ- (c) 2002 JPO & JAPIO. All rts. reserv. |  
TI- TELLER MACHINE  
PN- 06-012437 -JP 6012437 A-  
PD- January 21, 1994 (19940121)  
AU- OHARA TAKAKO  
PA- SHARP CORP [000504] (A Japanese Company or Corporation), JP (Japan)  
AN- 04-169538 -JP 92169538-  
AN- 04-169538 -JP 92169538-  
AD- June 26, 1992 (19920626)  
IC- -5- G06F-015/30; G06F-015/22; G07D-009/00  
CL- 45.4 (INFORMATION PROCESSING -- Computer Applications); 29.4  
(PRECISION INSTRUMENTS -- Business Machines)  
KW- R011 (LIQUID CRYSTALS); R087 (PRECISION MACHINES -- Automatic  
Banking); R107 (INFORMATION PROCESSING -- OCR & OMR Optical Readers)  
SO- Section: P, Section No. 1727, Vol. 18, No. 214, Pg. 116, April 15, 1994  
(19940415)  
AB- PURPOSE: To improve an input speed of data by converting a slip in  
which transaction data is entered to transaction data, and  
registering the transaction data, based on this transaction data.

CONSTITUTION: By setting a slip in which transaction data is entered  
to a card reader 8, and depressing a read key of a keyboard 7, the  
data of the slip is read in. The data read out of the slip is  
displayed on a display device 6, and the data is confirmed, added,  
corrected, etc. Subsequently, a collation of input data is executed,  
and whether the difference coincides or not is decided, and in the  
case it does not coincide, a correction/cancel processing is  
executed, and in the case it coincides, whether the transaction is a  
disbursement processing or not is judged. In the case it is the  
disbursement processing, a processing to a cash discharge machine is  
executed, and in the case it is not the disbursement processing, the  
read-in slip is set to a printer 5, certification printing to a  
certification printing area is executed, and a counter corresponding  
to the designated account number is updated. In such a way, an  
input of transaction data from the slip is executed automatically by  
the card reader 8.

20/4/9 (Item 3 from file: 347)  
FN- DIALOG(R) File 347:JAPIO|  
CZ- (c) 2002 JPO & JAPIO. All rts. reserv. |  
TI- CARD TRANSACTION SYSTEM  
PN- 58-161077 -JP 58161077 A-  
PD- September 24, 1983 (19830924)  
AU- NAKAJIMA SHUNICHI  
PA- TOSHIBA CORP [000307] (A Japanese Company or Corporation), JP (Japan)  
AN- 58-002149 -JP 832149-  
AN- 58-002149 -JP 832149-  
AD- January 12, 1983 (19830112)  
IC- -3- G06F-015/30; G07D-009/00  
CL- 45.4 (INFORMATION PROCESSING -- Computer Applications); 29.4  
(PRECISION INSTRUMENTS -- Business Machines); 36.4 (LABOR SAVING  
DEVICES -- Service Automation)  
KW- R087 (PRECISION MACHINES -- Automatic Banking)  
SO- Section: P, Section No. 244, Vol. 07, No. 286, Pg. 125, December 21,  
1983 (19831221)  
AB- PURPOSE: To designate plural transaction accounts with one card, by  
providing plural magnetic stripes, where transaction account  
information different from one another are recorded, on one card.

CONSTITUTION: A personal identification card 95 where the first

Search Report from Ginger D. Roberts

deposit account data 97 and the second deposit account data 98 are recorded divisionally on two magnetic stripes 96(sub 1) and 96(sub 2) is inserted to an insertion entrance. When the user desires the first deposit account, he inputs the first key number through a keyboard 2, and it is collated with the first key number from deposit account data 97. When the desires the second deposit account, a signal read out to a main controlling part 107 is sent to a computer 114, and the second key number is read out and is supplied to a key number collating part 111 and is collated with the second key number from the keyboard 2.

20/4/10 (Item 4 from file: 347)

FN- DIALOG(R) File 347:JAPIO|  
CZ- (c) 2002 JPO & JAPIO. All rts. reserv.|  
TI- PICTURE CALL CONTROLLING SYSTEM  
PN- 57-191736 -JP 57191736 A-  
PD- November 25, 1982 (19821125)  
AU- SATO SHIRO  
PA- FUJITSU LTD [000522] (A Japanese Company or Corporation), JP (Japan)  
AN- 56-076003 -JP 8176003-  
AN- 56-076003 -JP 8176003-  
AD- May 20, 1981 (19810520)  
IC- -3- G06F-003/02; G06F-003/14; G06F-015/30; G09G-001/00  
CL- 45.3 (INFORMATION PROCESSING -- Input Output Units); 36.4 (LABOR  
SAVING DEVICES -- Service Automation); 44.9 (COMMUNICATION -- Other)  
; 45.4 (INFORMATION PROCESSING -- Computer Applications)  
KW- R087 (PRECISION MACHINES -- Automatic Banking)  
SO- Section: P, Section No. 177, Vol. 07, No. 42, Pg. 6, February 19, 1983  
(19830219)  
AB- PURPOSE: To facilitate the same kind of input work, by retrieving and  
displaying a transaction picture, for which a flag is set, each time  
a control button for calling a transaction picture table is depressed  
after a control button for designating the continuous call of the  
transaction picture table is depressed.

CONSTITUTION: In the picture call controlling system for the window terminal machine of a bank or the like, when the operator performs the same input operation for a table T, the depresses a continuity designation key A on a keyboard 2, and a control signal (a) generated then is discriminated by the processing part of a processing device 3 to set flags in flag parts F of transaction picture tables T(sub 1)-T(sub n) of a table T. When the operator performs the money receipt operation for the account number of another customer, the depresses a button B for reading out a transaction picture table after depressing said key A, and a control signal (b) generated by this depression is discriminated by a processing part 5 of the processing device 3, and the transaction picture table T(sub 2) where the flag part F is set to "'1'" is retrieved from the table T, and data of this table T(sub 2) is displayed.

20/4/11 (Item 5 from file: 347)

FN- DIALOG(R) File 347:JAPIO|  
CZ- (c) 2002 JPO & JAPIO. All rts. reserv.|  
TI- TRANSMISSION CONTROL SYSTEM IN DATA GATHERING SYSTEM  
PN- 56-094472 -JP 56094472 A-  
PD- July 30, 1981 (19810730)  
AU- ONAWA HITOO; NAGANO YOSHIHIRO; WAKI FUMIO; TAKABA KINZO  
PA- FUJITSU LTD [000522] (A Japanese Company or Corporation), JP (Japan)  
AN- 54-170988 -JP 79170988-  
AN- 54-170988 -JP 79170988-

Search Report from Ginger D. Roberts

AD- December 28, 1979 (19791228)  
IC- -3- G06K-007/00; G06F-003/04; G06F-003/06; G06F-015/30  
CL- 45.3 (INFORMATION PROCESSING -- Input Output Units); 45.4  
(INFORMATION PROCESSING -- Computer Applications)  
KW- R087 (PRECISION MACHINES -- Automatic Banking)  
SO- Section: P, Section No. 85, Vol. 05, No. 165, Pg. 84, October 22, 1981  
(19811022)  
AB- PURPOSE: To improve general capability, by causing a terminal equipment  
to edit and output data on a basis of the format indicated from the  
center.

CONSTITUTION: Reader SRD provided in bank branch P reads data of the start single slip. This read data is reported to center C together with transaction total data input from numeric **keys**. Center P discriminates variable elements such as parameters for edition, the parameter for the number of magnetic sheets for batch transmission, and control data to be added to the message according to this data and transmits them to reader SRD. Reader SRD arranges respective bits of read data as designated according to these designated variable elements and transmits them. Transaction data including data of a prescribed number of transmitted single slips are totaled successively in center C, and the CPU discriminates the **account number** of each data to **update** the data of this account of file FIL.

?

Search Report from Ginger D. Roberts

?t10/4/all

10/4/1 (Item 1 from file: 350)

DIALOG(R) File 350:Derwent WPIX  
(c) 2002 Thomson Derwent. All rts. reserv.

IM- \*Image available\*

AA- 2002-313316/200235|

XR- <XRPX> N02-245946|

TI- Data updating method for seal ballot system in financial institutions, involves registering seal data when it corresponds with ID data of associated account information|

PA- OKI ELECTRIC IND CO LTD (OKID )|

NC- 001|

NP- 001|

PN- JP 2002092315 A 20020329 JP 2000275924 A 20000912 200235 B|

AN- <LOCAL> JP 2000275924 A 20000912|

AN- <PR> JP 2000275924 A 20000912|

LA- JP 2002092315(11)|

AB- <PN> JP 2002092315 A|

AB- <NV> NOVELTY - The account information of received seal ballot is transmitted to host computer (51) from center (50). A receiver on the center side, receives seal ballot from operating store (70) and produces seal data for temporary registration. A data controller (60) compares the temporary data with the ID data of account information and registers the data actually, when both correspond. Else, error management is done.|

AB- <BASIC> USE - For updating data of seal ballot in financial institutions.

ADVANTAGE - Since identification of the account information is done automatically, operation efficiency is improved. By using host computer, the need for manual checking and visual observation is eliminated.

DESCRIPTION OF DRAWING(S) - The figure shows the functional block diagram of the seal system. (Drawing includes non-English language text).

Center (50)

Host computer (51)

Data controller (60)

Operating store (70)

pp; 11 DwgNo 1/9|

DE- <TITLE TERMS> DATA; UPDATE; METHOD; SEAL; BALLOT; SYSTEM; FINANCIAL; INSTITUTION; REGISTER; SEAL; DATA; CORRESPOND; ID; DATA; ASSOCIATE; ACCOUNT; INFORMATION|

DC- T01|

IC- <MAIN> G06F-017/60|

MC- <EPI> T01-J05A1|

FS- EPI||

10/4/2 (Item 2 from file: 350)

DIALOG(R) File 350:Derwent WPIX

(c) 2002 Thomson Derwent. All rts. reserv.

IM- \*Image available\*

AA- 2002-105673/200214|

XR- <XRPX> N02-078612|

TI- On-line based financial service method involves providing buyer with single - use credit card account number from detection server upon successful biometric sample matching in third-party clearinghouse|

PA- UBERTI J (UBER-I)|

AU- <INVENTORS> UBERTI J|

NC- 001|

Search Report from Ginger D. Roberts

NP- 001|  
PN- US 20010051924 A1 20011213 US 2000203041 P 20000509 200214 B  
<AN> US 2001846927 A 20010430|  
AN- <LOCAL> US 2000203041 P 20000509; US 2001846927 A 20010430|  
AN- <PR> US 2000203041 P 20000509; US 2001846927 A 20010430|  
FD- US 20010051924 A1 G06F-017/60 Provisional application US 2000203041|  
LA- US 20010051924(13)|  
AB- <PN> US 20010051924 A1|  
AB- <NV> NOVELTY - The method involves performing transaction between a buyer (1A) and a seller over a computer network (101), in which a detection server (1B) forwards a single - use credit card account number to the buyer once the detection server obtains the single - use credit card account number from the credit-issuing institution upon successful biometric sample match from a third-party clearinghouse (1E). |  
AB- <BASIC> DETAILED DESCRIPTION - The buyer first registers personal data and one biometric sample with the detector server through the computer network. The detector server communicates with the computer system of the credit-issuing institution to establish a credit account for the buyer. The detection server establishes an account for the buyer if the credit-issuing institution approves credit for the buyer, and forwards the biometric sample to the third-party clearinghouse for enrolling the biometric sample and register the buyer. The buyer then accesses the seller's computer network site to make a purchase. The buyer accesses the detection server to submit one biometric sample. The detection server then forwards the biometric sample to the clearing house which matches the biometric sample and returns the matching result to the detection server. An INDEPENDENT CLAIM is also included for the web-based credit transaction system using biometrics.  
USE - For securing computer network credit transactions using biometrics.  
ADVANTAGE - Very easy and efficient for the buyer to use because it eliminates need to carry and present any tokens to access one's account. Ensures reduced inconveniences associated with carrying, safeguarding and locating tokens. Enables buyer to conveniently conduct his personal and professional electronic transactions at any time without dependence upon tokens which may be stolen, lost, or damaged. Ensures reduced paperwork of financial transactions between seller and buyer. Ensures economic savings to issuing banks and buyers due to reduced manufacture and distribution costs of issuing and reissuing tokens e.g. credit cards, debit cards, telephone calling cards. Highly fraud resistant, in which buyer's identity is determined based on one or more unique physical characteristics, buyers no longer need to remember several PINs to protect several accounts, and cost-effective security system without using complicated and expensive tokens.  
DESCRIPTION OF DRAWING(S) - The figure shows the process for the issuance of Biometric Credit including credit evaluation from an issuing bank an the enrollment of one biometric sample.  
Buyer (1A)  
Detection server (1B)  
Third-party clearinghouse (1E)  
Computer network (101)  
pp; 13 DwgNo 1/3|  
DE- <TITLE TERMS> ON-LINE; BASED; FINANCIAL; SERVICE; METHOD; BUY; SINGLE;  
CREDIT; CARD; ACCOUNT; NUMBER; DETECT; SERVE; SUCCESS; SAMPLE; MATCH;  
THIRD; PARTY|  
DC- T01|  
IC- <MAIN> G06F-017/60|  
MC- <EPI> T01-N01A1; T01-N02B1B|  
FS- EPI||

Search Report from Ginger D. Roberts

DIALOG(R) File 350:Derwent WPIX  
(c) 2002 Thomson Derwent. All rts. reserv.

IM- \*Image available\*  
AA- 2002-075495/200210|  
XR- <XRPX> N02-055644|  
TI- Method for facilitating purchasing transactions using the Internet by receiving temporary card numbers and expiration dates for numbers that are assigned to account and using temporary card numbers to purchase items over Internet|  
PA- INTERCHECKS LLC (INTE-N); BORECKI D C (BORE-I); CHEVLIN R L (CHEV-I); VAN DER MEER P N R (VMEE-I)|  
AU- <INVENTORS> BORECKI D C; CHEVLIN R L; VAN DER MEER P N R|  
NC- 096|  
NP- 003|  
PN- WO 200192989 A2 20011206 WO 2001US17299 A 20010525 200210 B|  
PN- US 20020016749 A1 20020207 US 2000207693 P 20000526 200213  
<AN> US 2001865253 A 20010525|  
PN- AU 200165107 A 20011211 AU 200165107 A 20010525 200225|  
AN- <LOCAL> WO 2001US17299 A 20010525; US 2000207693 P 20000526; US  
2001865253 A 20010525; AU 200165107 A 20010525|  
AN- <PR> US 2000207693 P 20000526; US 2001865253 A 20010525|  
FD- WO 200192989 A2 G06F-000/00  
<DS> (National): AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CO CR  
CU CZ DE DK DM DZ EC EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG  
KP KR KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PL PT RO RU  
SD SE SG SI SK SL TJ TM TR TT TZ UA UG UZ VN YU ZA ZW  
<DS> (Regional): AT BE CH CY DE DK EA ES FI FR GB GH GM GR IE IT KE LS  
LU MC MW MZ NL OA PT SD SE SL SZ TR TZ UG ZW  
FD- US 20020016749 A1 G06F-017/60 Provisional application US 2000207693  
FD- AU 200165107 A G06F-000/00 Based on patent WO 200192989|  
LA- WO 200192989(E<PG> 43)|  
DS- <NATIONAL> AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CO CR CU CZ  
DE DK DM DZ EC EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR  
KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD SE  
SG SI SK SL TJ TM TR TT TZ UA UG UZ VN YU ZA ZW|  
DS- <REGIONAL> AT; BE; CH; CY; DE; DK; EA; ES; FI; FR; GB; GH; GM; GR; IE;  
IT; KE; LS; LU; MC; MW; MZ; NL; OA; PT; SD; SE; SL; SZ; TR; TZ; UG; ZW|  
AB- <PN> WO 200192989 A2|  
AB- <NV> NOVELTY - A secure purchasing system account is accessed. An account is funded with activating the account for purchasing. At least one of a transaction amount limit is set and a time limit for a purchasing session using the account . Temporary card numbers and expiration dates are received for the numbers that are assigned to the account . The temporary card numbers are used to purchase items over the Internet.|  
AB- <BASIC> DETAILED DESCRIPTION - INDEPENDENT CLAIMS are included for: a system to facilitate secure purchasing via the Internet method for operating a computer to facilitate private and secure purchasing transactions a database a computer programmed to verify user enter number, user ID and password  
    USE - In computerized information management and processing systems for purchasing goods and services from a virtual merchant web site.  
    ADVANTAGE - Facilitates a secure environment for the electronic purchasing of goods and services via the Internet for encouraging consumers for their on-line purchases at the point of checkout.  
    DESCRIPTION OF DRAWING(S) - The drawing is a functional flow diagram showing the overall method of operation of the system according to the present invention.  
        pp; 43 DwgNo 2a/15|  
DE- <TITLE TERMS> METHOD; FACILITATE; PURCHASE; TRANSACTION; RECEIVE;  
TEMPORARY; CARD; NUMBER; EXPIRE; DATE; NUMBER; ASSIGN; ACCOUNT;  
TEMPORARY; CARD; NUMBER; PURCHASE; ITEM|

Search Report from Ginger D. Roberts

DC- T01; T05|  
IC- <MAIN> G06F-000/00; G06F-017/60|  
MC- <EPI> T01-N01A1; T01-N02B1; T05-L02|  
FS- EPI||

10/4/4 (Item 4 from file: 350)  
DIALOG(R) File 350:Derwent WPIX  
(c) 2002 Thomson Derwent. All rts. reserv.

IM- \*Image available\*  
AA- 2001-632760/200173|  
XR- <XRPX> N01-472603|  
TI- Service provision system using internet, provides formal identity and performs billing, when client accesses account server using telephone number and temporary identity|  
PA- HOTPOT KK (HOTP-N)|  
NC- 001|  
NP- 001|  
PN- JP 2001243300 A 20010907 JP 200055679 A 20000301 200173 B|  
AN- <LOCAL> JP 200055679 A 20000301|  
AN- <PR> JP 200055679 A 20000301|  
LA- JP 2001243300(4)|  
AB- <PN> JP 2001243300 A|  
AB- <NV> NOVELTY - The client accesses a reception server to obtain a telephone number, temporary ID and a password. When the client accesses an account server using the telephone number and temporary ID, a formal ID is provided and billing for access is performed. The client is enabled to receive the service using the formal ID and password.|  
AB- <BASIC> USE - For use in billing for the access of service like various information like homepage in internet.  
ADVANTAGE - Simple service provision procedure with outstanding security is obtained.  
DESCRIPTION OF DRAWING(S) - The figure shows the block diagram of service provision system. (Drawing includes non-English language text).

pp; 4 DwgNo 1/1|  
DE- <TITLE TERMS> SERVICE; PROVISION; SYSTEM; FORMALDEHYDE; IDENTIFY; PERFORMANCE; BILL; CLIENT; ACCESS; ACCOUNT; SERVE; TELEPHONE; NUMBER; TEMPORARY; IDENTIFY|  
DC- T01; W01|  
IC- <MAIN> G06F-017/60|  
IC- <ADDITIONAL> G06F-013/00; H04M-015/00|  
MC- <EPI> T01-C03B; T01-H07C; W01-C05B3B|  
FS- EPI||

10/4/5 (Item 5 from file: 350)  
DIALOG(R) File 350:Derwent WPIX  
(c) 2002 Thomson Derwent. All rts. reserv.

IM- \*Image available\*  
AA- 2001-580861/200165|  
XR- <XRPX> N01-432635|  
TI- Prepaid anonymous debit account system that maintains the account independently of the owners identification while allowing for purchase of goods or services from third parties|  
PA- HACKENBRUCH H (HACK-I)|  
AU- <INVENTORS> HACKENBRUCH H|  
NC- 093|  
NP- 002|  
PN- WO 200137228 A1 20010525 WO 2000IB1838 A 20001113 200165 B|  
PN- AU 200117235 A 20010530 AU 200117235 A 20001113 200165|

Search Report from Ginger D. Roberts

AN- <LOCAL> WO 2000IB1838 A 20001113; AU 200117235 A 20001113|  
AN- <PR> US 99441482 A 19991117|  
FD- WO 200137228 A1 G07F-007/08  
    <DS> (National) : AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CR CU  
    CZ DE DK DM DZ EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR  
    KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD SE  
    SG SI SK SL TJ TM TR TT TZ UA UG UZ VN YU ZA ZW  
    <DS> (Regional) : AT BE CH CY DE DK EA ES FI FR GB GH GM GR IE IT KE LS  
    LU MC MW MZ NL OA PT SD SE SL SZ TR TZ UG ZW|  
FD- AU 200117235 A G07F-007/08 Based on patent WO 200137228|  
LA- WO 200137228(E<PG> 28)|  
DS- <NATIONAL> AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CR CU CZ DE  
    DK DM DZ EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC  
    LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD SE SG SI  
    SK SL TJ TM TR TT TZ UA UG UZ VN YU ZA ZW|  
DS- <REGIONAL> AT; BE; CH; CY; DE; DK; EA; ES; FI; FR; GB; GH; GM; GR; IE;  
    IT; KE; LS; LU; MC; MW; MZ; NL; OA; PT; SD; SE; SL; SZ; TR; TZ; UG; ZW|  
AB- <PN> WO 200137228 A1|  
AB- <NV> NOVELTY - A prepaid debit account system (2) includes single -  
    use account identifiers (10) including alphanumeric characters  
    sufficient to form a distinct number and a personal identification  
    number (PIN) for a particular current account (5), while the relation  
    of the PIN to the account is held by a host computer (12). A debit card  
    (17) is used to access the account via a terminal (14,16) and a data  
    exchange network (24). |  
AB- <BASIC> DETAILED DESCRIPTION - INDEPENDENT CLAIMS are included for a  
    method to enable customers to obtain prepaid debit accounts for point  
    of sale locations.  
        USE - Allowing anonymous purchase of goods and services from third  
        parties.  
        DESCRIPTION OF DRAWING(S) - The drawing is a block diagram of the  
        system  
            System (2)  
            Identifiers (10)  
            Account (5)  
            Host computer (12)  
            Debit card (17)  
            Terminals (14,16)  
            pp; 28 DwgNo 1/3|  
DE- <TITLE TERMS> PREPAYMENT; DEBIT; ACCOUNT; SYSTEM; MAINTAIN; ACCOUNT;  
    INDEPENDENT; OWNER; IDENTIFY; ALLOW; PURCHASE; GOODS; SERVICE; THIRD;  
    PARTY|  
DC- T01; T05; W01|  
IC- <MAIN> G07F-007/08|  
IC- <ADDITIONAL> G07F-007/10|  
MC- <EPI> T01-J05A; T05-H02C3; T05-L02; W01-C06|  
FS- EPI||

10/4/6 (Item 6 from file: 350)  
DIALOG(R)File 350:Derwent WPIX  
(c) 2002 Thomson Derwent. All rts. reserv.

IM- \*Image available\*  
AA- 2001-469506/200151|  
XR- <XRPX> N01-348493|  
TI- Agency service system for performing electronic commercial transaction,  
    settles accounts in card company after confirming shipping of goods to  
    purchaser and pays price of goods to selling person from bank|  
PA- TELECOM SYSTEM INT KK (TELE-N)|  
NC- 001|  
NP- 001|  
PN- JP 2001167163 A 20010622 JP 99346110 A 19991206 200151 B|

Search Report from Ginger D. Roberts

AN- <LOCAL> JP 99346110 A 19991206|  
AN- <PR> JP 99346110 A 19991206|  
LA- JP 2001167163(8)|  
AB- <PN> JP 2001167163 A|  
AB- <NV> NOVELTY - The broker introduces selling person's selling desire goods in a website. The purchaser views website, selects and displays desired goods to the broker. Accounts are settled temporarily to broker after confirming the account number of credit card input by the purchaser. Selling person ships the goods to purchaser after determination of temporary sales. Broker settles the accounts in card company and pays prices of goods to selling person after confirming shipping of goods to purchaser.|  
AB- <BASIC> USE - For performing electronic commercial transaction.  
ADVANTAGE - Electronic commercial transaction is performed safely and efficiently, since the broker inbetween selling person and the purchaser performs temporary settlement of accounts after confirming account number of credit card of purchaser.  
DESCRIPTION OF DRAWING(S) - The figure shows the flowchart of agency service procedure0. (Drawing includes non-English language text).  
pp; 8 DwgNo 1/4|  
DE- <TITLE TERMS> AGENT; SERVICE; SYSTEM; PERFORMANCE; ELECTRONIC; COMMERCIAL; TRANSACTION; SETTLE; ACCOUNT; CARD; COMPANY; AFTER; CONFIRM ; SHIPPING; GOODS; PURCHASE; PAY; PRICE; GOODS; SELL; PERSON; FORM; BANK|  
DC- T01; T05|  
IC- <MAIN> G06F-017/60|  
IC- <ADDITIONAL> G06F-019/00; G07F-019/00|  
MC- <EPI> T01-J05A; T05-L03|  
FS- EPI||

10/4/7 (Item 7 from file: 350)  
DIALOG(R) File 350:Derwent WPIX  
(c) 2002 Thomson Derwent. All rts. reserv.

IM- \*Image available\*  
AA- 2001-233937/200124|  
XR- <XRPX> N01-167166|  
TI- Account transaction method for creating single use financial account number encrypts data element using private cryptographic key and 2nd data element, modifies 2nd, combines elements to give single user financial account identifier|  
PA- WALKER DIGITAL LLC (WALK-N)|  
AU- <INVENTORS> JINDAL S K; SCHNEIER B; TEDESCO D E; WALKER J S|  
NC- 001|  
NP- 001|  
PN- US 6163771 A 20001219 US 97919339 A 19970828 200124 B|  
AN- <LOCAL> US 97919339 A 19970828|  
AN- <PR> US 97919339 A 19970828|  
LA- US 6163771(26)|  
AB- <PN> US 6163771 A|  
AB- <NV> NOVELTY - The method creates single use financial account number encrypts data element using private cryptographic key and 2nd data element, modifies the 2nd, and combines the 2 elements to give a single user financial account identifier . It displays the single use identifier and sends it to a central processor for authorization (310) of the transaction.|  
AB- <BASIC> DETAILED DESCRIPTION - An INDEPENDENT CLAIM is also included for a device for providing a second account identifier for use in place of a first account identifier.  
USE - As a method and a device for generating a single use financial account number .

Search Report from Ginger D. Roberts

ADVANTAGE - Protects against thieves fraudulently creating credit card numbers and using them for remote purchasing.

DESCRIPTION OF DRAWING(S) - The drawing shows a block diagram of the overall system of the present invention.

authorization process (310)

pp; 26 DwgNo 3A/14|

DE- <TITLE TERMS> ACCOUNT; TRANSACTION; METHOD; SINGLE; FINANCIAL; ACCOUNT; NUMBER; DATA; ELEMENT; PRIVATE; CRYPTOGRAPHIC; KEY; DATA; ELEMENT; MODIFIED; COMBINATION; ELEMENT; SINGLE; USER; FINANCIAL; ACCOUNT; IDENTIFY|  
DC- T01; T05; W01|  
IC- <MAIN> G06F-017/60|  
MC- <EPI> T01-D01; T01-J05A1; T01-J12C; T05-L02; W01-A05A|  
FS- EPI||

10/4/8 (Item 8 from file: 350)

DIALOG(R) File 350:Derwent WPIX  
(c) 2002 Thomson Derwent. All rts. reserv.

IM- \*Image available\*

AA- 1997-541636/199750|

XR- <XRPX> N97-450969|

TI- Transfer passbook for transfer transaction in automatic teller machine  
- has exclusive transfer page provided with bank name, branch name code, previous transfer application seat number , temporary deposit or account classification, and transfer place name columns|

PA- NEC KOFU LTD (NIDE )|

NC- 001|

NP- 001|

PN- JP 9259329 A 19971003 JP 9672092 A 19960327 199750 B|

AN- <LOCAL> JP 9672092 A 19960327|

AN- <PR> JP 9672092 A 19960327|

FD- JP 9259329 A G07D-009/00|

LA- JP 9259329(4) |

AB- <BASIC> JP 9259329 A

The transfer passbook has an exclusive transfer page (1). A bank name block (2), a branch name code column (3), a previous transfer application seat number column (4), a temporary deposit or account classification column (5) and a transfer place name column (6) are provided in the exclusive transfer page.

ADVANTAGE - Enables cash transfer by just inserting transfer passbook, since transfer passbook contains necessary transfer transaction process informations.

Dwg.1/3|

DE- <TITLE TERMS> TRANSFER; PASSBOOK; TRANSFER; TRANSACTION; AUTOMATIC; TELLER; MACHINE; EXCLUDE; TRANSFER; PAGE; BANK; NAME; BRANCH; NAME; CODE; TRANSFER; APPLY; SEAT; NUMBER; TEMPORARY; DEPOSIT; ACCOUNT; CLASSIFY; TRANSFER; PLACE; NAME; COLUMN|

DC- T01; T05|

IC- <MAIN> G07D-009/00|

IC- <ADDITIONAL> G06F-019/00|

MC- <EPI> T01-J08A; T05-H02C3; T05-K02; T05-L03C1|

FS- EPI||

10/4/9 (Item 1 from file: 347)

FN- DIALOG(R) File 347:JAPIO|

CZ- (c) 2002 JPO & JAPIO. All rts. reserv.|

TI- METHOD OF ELECTRONIC COMMERCE

PN- 2002-042024 -JP 2002042024 A-

PD- February 08, 2002 (20020208)

AU- OHASHI NORIO

PA- OHASHI NORIO

AN- 2000-220062 -JP 2000220062-

AN- 2000-220062 -JP 2000220062-

AD- July 21, 2000 (20000721)

G06F-017/60

AB- PROBLEM TO BE SOLVED: To provide a safely executable electronic commerce. SOLUTION: A buyer deposits money with a controller, and the controller prepares a **temporary account number**. The buyer informs a seller of 'the **temporary account number**' and items required for an order, and the seller carries a commodity to the buyer by confirming the **temporary account number**. The buyer informs the controller and the seller of 'a delivery number' by confirming the commodity, and the seller can receive money from the controller on the basis of the delivery number. COPYRIGHT:

(C) 2002, JPO

10/4/10 (Item 2 from file: 347)

FN- DIALOG(R) File 347:JAPIO|

CZ- (c) 2002 JPO & JAPIO. All rts. reserv. |

TI- PROCESSOR FOR NOTE OR CHECK

PN- 02-236664 -JP 2236664 A-

PD- September 19, 1990 (19900919)

AU- KAMATA HIDEO; YASUDA MASAMI; KATAOKA TATSUFUMI; INAOKA HIDEYUKI;  
MATSUHASHI TOMOHIRO; WATABE HIDEKAZU

PA- FUJITSU LTD [000522] (A Japanese Company or Corporation), JP (Japan)

AN- 01-056263 -JP 8956263-

AN- 01-056263 -JP 8956263-

AD- March 10, 1989 (19890310)

IC- -5- G06F-015/30

CL- 45.4 (INFORMATION PROCESSING -- Computer Applications)

KW- R087 (PRECISION MACHINES -- Automatic Banking); R107 (INFORMATION  
PROCESSING -- OCR & OMR Optical Readers)

SO- Section: P, Section No. 1140, Vol. 14, No. 554, Pg. 109, December 10,  
1990 (19901210)

AB- PURPOSE: To reduce the occurrence of mis-input by storing the account number and the amount of a note or a check in a temporary receiving file by an input device at a front counter.

CONSTITUTION: The account number and the amount of the note or the check are stored in the temporary receiving file 3 by the input device 2 at the front counter. And the account number described in magnetic ink of the note or the check is read by magnetic character reader 4. An amount reader 5 reads the amount of the note or the check based on a read **account number** from the **temporary** receiving file 3, and an amount encoder 6 describes the amount in the magnetic ink on the prescribed area of the note or the check. Also, a total amount confirmation device 7 performs confirmation for a total amount from a read out amount and the total amount inputted in advance, and a stripe printer 8 prints a stripe on the note or the check on which the amount is described by the amount encoder 6. Thereby, the mis-input can be prevented occurring.

?

Search Report from Ginger D. Roberts

?show files;ds  
File 348:EUROPEAN PATENTS 1978-2002/Jun W02  
(c) 2002 European Patent Office  
File 349:PCT FULLTEXT 1983-2002/UB=20020613,UT=20020530  
(c) 2002 WIPO/Univentio

Set	Items	Description
S1	6606	ACCOUNT? ?(3N) (NUMBER? ? OR ID OR IDENTIFIER? ?)
S2	38725	SINGLE()USE OR SINGLEUSE OR USED() (ONCE OR ONE()TIME OR TEMPORARILY) OR TEMPORARY(3N)S1 OR DISPOSABLE?
S3	158198	VERIFY? OR AUTHENTICAT? OR CONFIRM?
S4	489341	COMMUNICAT? OR INTERACT? OR INTERFAC? OR TALK?
S5	382504	TRANSMIT? OR TRANSMISSION? OR DOWNLOAD? OR DOWN()LOAD?
S6	539133	RECEIV? OR RECEPTION?
S7	600	S1(6N) (SECOND OR ANOTHER OR NEW OR REPLAC? OR SUBSTITUT? OR "PLACE()OF" OR UPDATE?)
S8	117057	KEY? ? OR CIPHER?
S9	285156	DATA()ELEMENT? ? OR NAME? ? OR ADDRESS OR SOCIAL()SECURITY-()NUMBER OR EMPLOYEE() (NUMBER? ? OR NO? ?)
S10	24	S1(3N)S2
S11	1160	S1(S)S3
S12	425	S4(S)S11
S13	194	S5(S)S12
S14	21	S7(S)S13
S15	180	S7(S)S9
S16	163	S15 NOT (S10 OR S14)
S17	18	S1(S)S3(S)S4(S)S5(S)S6(S)S7
S18	900	S1(S)S8
S19	73	S7(S)S18
S20	35	S19 NOT (S10 OR S14:S17)
S21	23	S14 OR S17
S22	44	S19 AND IC=G06F
S23	24	S10 NOT S21
	?	

Search Report from Ginger D. Roberts

?show files;ds  
File 348:EUROPEAN PATENTS 1978-2002/Jun W02  
    (c) 2002 European Patent Office  
File 349:PCT FULLTEXT 1983-2002/UB=20020613,UT=20020530  
    (c) 2002 WIPO/Univentio  
File 15:ABI/Inform(R) 1971-2002/Jun 17  
    (c) 2002 ProQuest Info&Learning  
File 16:Gale Group PROMT(R) 1990-2002/Jun 14  
    (c) 2002 The Gale Group  
File 148:Gale Group Trade & Industry DB 1976-2002/Jun 17  
    (c) 2002 The Gale Group  
File 160:Gale Group PROMT(R) 1972-1989  
    (c) 1999 The Gale Group  
File 275:Gale Group Computer DB(TM) 1983-2002/Jun 14  
    (c) 2002 The Gale Group  
File 621:Gale Group New Prod.Annou.(R) 1985-2002/Jun 14  
    (c) 2002 The Gale Group  
File 9:Business & Industry(R) Jul/1994-2002/Jun 14  
    (c) 2002 Resp. DB Svcs.  
File 20:Dialog Global Reporter 1997-2002/Jun 17  
    (c) 2002 The Dialog Corp.  
File 476:Financial Times Fulltext 1982-2002/Jun 17  
    (c) 2002 Financial Times Ltd  
File 610:Business Wire 1999-2002/Jun 17  
    (c) 2002 Business Wire.  
File 624:McGraw-Hill Publications 1985-2002/Jun 17  
    (c) 2002 McGraw-Hill Co. Inc  
File 634:San Jose Mercury Jun 1985-2002/Jun 15  
    (c) 2002 San Jose Mercury News  
File 636:Gale Group Newsletter DB(TM) 1987-2002/Jun 14  
    (c) 2002 The Gale Group  
File 810:Business Wire 1986-1999/Feb 28  
    (c) 1999 Business Wire  
File 813:PR Newswire 1987-1999/Apr 30  
    (c) 1999 PR Newswire Association Inc

Set	Items	Description
S1	69647	ACCOUNT? ?(3N) (NUMBER? ? OR ID OR IDENTIFIER? ?)
S2	219451	SINGLE() USE OR SINGLEUSE OR USED() (ONCE OR ONE() TIME OR TEMPORARILY) OR TEMPORARY(3N) S1 OR DISPOSABLE?
S3	2211251	VERIFY? OR AUTHENTICAT? OR CONFIRM?
S4	13090411	COMMUNICAT? OR INTERACT? OR INTERFAC? OR TALK?
S5	2843544	TRANSMIT? OR TRANSMISSION? OR DOWNLOAD? OR DOWN() LOAD?
S6	8294218	RECEIV? OR RECEPTION?
S7	5328	S1(6N) (SECOND OR ANOTHER OR NEW OR REPLAC? OR SUBSTITUT? OR "PLACE() OF" OR UPDATE?)
S8	4627186	KEY? ? OR CIPHER?
S9	8075021	DATA() ELEMENT? ? OR NAME? ? OR ADDRESS OR SOCIAL() SECURITY-() NUMBER OR EMPLOYEE() (NUMBER? ? OR NO? ?)
S10	130	S1(3N) S2
S11	2802	S1(S) S3
S12	555	S4(S) S11
S13	211	S5(S) S12
S14	21	S7(S) S13
S15	569	S7(S) S9
S16	552	S15 NOT (S10 OR S14)
S17	18	S1(S) S3(S) S4(S) S5(S) S6(S) S7
S18	3556	S1(S) S8
S19	285	S7(S) S18
S20	204	S19 NOT (S10 OR S14:S17)
S21	23	S14 OR S17
S22	23	RD (unique items)
?		

Search Report from Ginger D. Roberts

?t22/3,k/all

22/3,K/1 (Item 1 from file: 348)  
DIALOG(R) File 348:EUROPEAN PATENTS  
(c) 2002 European Patent Office. All rts. reserv.

00560140

ELECTRONIC IDENTIFICATION SYSTEM HAVING REMOTE AUTOMATIC RESPONSE CAPABILITY AND AUTOMATIC IDENTIFICATION METHOD THEREOF  
ELEKTRONISCHES IDENTIFIZIERUNGSSYSTEM MIT AUTOMATISCHER FERNANTWORT UND IDENTIFIZIERUNGSVERFAHREN HIERZU  
SYSTEME ELECTRONIQUE D'IDENTIFICATION A TELEREONSE AUTOMATIQUE, ET PROCEDE ASSOCIE

PATENT ASSIGNEE:

LEE, Kwang Sil, (1648450), 94-144, Shinlimbon-dong, Kwanak-ku, Seoul 151-029, (KR), (applicant designated states: AT;DE;ES;FR;GB;IT;NL)

INVENTOR:

LEE, Kwang Sil, 94-144, Shinlimbon-dong, Kwanak-ku, Seoul 151-029, (KR)

LEGAL REPRESENTATIVE:

Stanley, David William (36322), APPLEYARD LEES & CO. 15 Clare Road Halifax, West Yorkshire HX1 2HY, (GB)

PATENT (CC, No, Kind, Date): EP 565685 A1 931020 (Basic)  
EP 565685 B1 970514  
WO 9309621 930513

APPLICATION (CC, No, Date): EP 92922689 921031; WO 92KR56 921031

PRIORITY (CC, No, Date): KR 9119330 911031; KR 9219930 921028

DESIGNATED STATES: AT; DE; ES; FR; GB; IT; NL

INTERNATIONAL PATENT CLASS: H04L-009/32; G07F-007/10; G06F-017/40;  
G07C-009/00;

NOTE:

No A-document published by EPO

LANGUAGE (Publication,Procedural,Application): English; English; English

FULLTEXT AVAILABILITY:

Available Text	Language	Update	Word Count
CLAIMS B	(English)	EPAB97	1981
CLAIMS B	(German)	EPAB97	2013
CLAIMS B	(French)	EPAB97	2213
SPEC B	(English)	EPAB97	11421
Total word count - document A			0
Total word count - document B			17628
Total word count - documents A + B			17628

...SPECIFICATION of the user's account, to update the old balance with a new balance and transmit call signal CAS (XC + UADD + UPDATED BALANCE) via transmitting means 1010. Portable electronic apparatus 100 receives and acknowledges the call signal. and then stores the received updated balance. Then, portable electronic apparatus 100 transmits an identification signal for confirmation, which terminates the program. Automatic banking system 1000 receives the identification signal and confirms reception. When reception is confirmed. a "THANK YOU" message or the like is displayed on CRT 1061, as shown in...

...At this time, in case of on-line connections, information pertaining to the user's account number, deposited amount and updated balance is transmitted to the host computer via I/O interface portion 1090. This information can be stored in filing portion 1080 if not on-line...

22/3,K/2 (Item 1 from file: 349)  
DIALOG(R) File 349:PCT FULLTEXT  
(c) 2002 WIPO/Univentio. All rts. reserv.

00907106 \*\*Image available\*\*

Search Report from Ginger D. Roberts

METHOD OF SELLING GOODS IN AN ELECTRONIC COMMERCIAL TRADE  
TECHNIQUE DE VENTE DE MARCHANDISES DANS UN CYBERCOMMERCE

Patent Applicant/Assignee:

49OK INC, 3Floor, Hyun Woo Building, 459-5, Dogok-dong, Kangnam-gu, Seoul  
135-855, KR, KR (Residence), KR (Nationality), (For all designated  
states except: US)

Patent Applicant/Inventor:

KIM Moon-Su, 1220-706 Gocheongjugong Apt., 110, Haan-dong, Kwa,  
Kwangmyoung-shi, Kyounggi-do 423-060, KR, KR (Residence), KR  
(Nationality), (Designated only for: US)  
HWANG Byeong-Do, 102-406 Hyundai Apt., Gil-dong, Kangdong-gu, Seoul  
134-010, KR, KR (Residence), KR (Nationality), (Designated only for:  
US)

Legal Representative:

PARK Kyungwan (et al) (agent), #615, KCAT Bldg., 159-6, Samsung-Dong,  
Gangnam-Gu, Seoul 135-728, KR,

Patent and Priority Information (Country, Number, Date):

Patent: WO 200241212 A1 20020523 (WO 0241212)

Application: WO 2001KR540 20010330 (PCT/WO KR0100540)

Priority Application: KR 200068770 20001118

Designated States: AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CR CU CZ  
DE DK DM DZ EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KZ LC  
LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD SE SG SI  
SK SL TJ TM TR TT TZ UA UG US UZ VN YU ZA ZW  
(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE TR  
(OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG  
(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW  
(EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: English

Filing Language: Korean

Fulltext Word Count: 31953

Fulltext Availability:

Claims

Claim

... purchase articles login to the homepage of the present invention using personal computer or mobile communication devices. Once membership registration and identification are confirmed, users can browse detailed information of articles...

...membership, the user will be approved to enter shopping mall and browse articles (S2104).

(2) Receiving purchase order of purchasing tickets

This step is to request purchase orders of purchasing tickets...

...asking for selection of payment method and refund method of the purchaser. This process of receiving purchase orders of purchasing tickets from users lasts for a certain period or till the issued purchasing tickets are sold out.

(3) Input payment method

This step is of receiving payment method from corresponding purchaser of

the purchasing tickets.

52

Once a purchaser selected payment...

...number 1311 extracted from membership DB 2104 to credit card company or financial agency through communication network.

Financial agency checks the purchaser's credit status and whether the payment is possible after receiving the information from the company's business server system and sends back the result of...

Search Report from Ginger D. Roberts

...asks purchaser to provide other payment method and waits for response. Business server system 2101 receives another payment methods from the purchaser and sends it to financial agency and waits for...

...purchaser's payment method. Related financial agencies perform fund transfer process using financial network or communication network of themselves.

(4) Notification of purchasing ticket sales status

This step is a process...2404 retrieved from article DB 2105 to corresponding financial agency system 2112. The financial agency receiving payment request information can transfer the price to the maker's financial account in the...

...refund function, refund DB 1107 separately records and manages membership ID 1600, name 1601, refund received date 1602, refund type 1603, refund account number 1604, refund amount or point 1605, and...

...of the present invention. In case a purchaser selects cash refund method, a financial agency receiving the purchaser information browses client DB 2114 and ledger DB 2115 and see if financial...of the present invention.

A financial agency 2112 records opening date 1803 in case of new customer referring account number 1800, client number 1801, account code 1802, and article type 1809 in ledger DB 2115 and updates amount received 1812, amount supplied 1813, last transaction date 1806 and balance 1805. If a purchaser uses...

...of the present invention. A financial agency 2112 records opening date 1803 in case of new customer referring account number 1800, client number 1801, account code 1802., and article type 1809 in ledger DB 2115 and updates maturity date 1804...

...last transaction date 1806, applied interest 1807, method of paying interest 181 1, and amount received 1812.

According to the present invention, refund method varies depending on kinds of financial article (fixed term savings, mutual funds, insurance) the purchaser selected.

Financial agency 2112 sends member ID , open financial account number deposited refund amount, deposit date, and payout date to business server system 2101 of the trading company. The business server system receives the result and records account number 1604, deposit date 1602, refund amount 1605, and payout date 1606 of refund DB 1 1 16 to refund DB 2107. Business server system 21 01 sends financial account number and deposited refund amount to e-inail server 2102 and notifies the information to purchasers...

...a purchasing ticket and issues 460 purchasing tickets, all of which are notified.

(7-2) Receiving purchase order of purchasing tickets

Now purchasing order for the purchasing tickets from multiple users are received . This process of receiving purchase orders of purchasing tickets from users lasts for a certain period or till the issued purchasing tickets are sold out.

(7-3) Input Payment Method

This step is of receiving payment method from the corresponding purchaser of the purchasing tickets.

(7-4) Notification of purchasing...purchase articles login to the homepage of the present

invention using personal computer or mobile communication devices. Once membership registration and identification are confirmed , users can browse detailed information of articles and current status of purchasing tickets sales status...

Search Report from Ginger D. Roberts

...clicking the article name and designated drawing date or refund date can be displayed.

(2) Receiving purchase order of purchasing tickets

This step is to request purchase orders of purchasing tickets...

...the screen. If the user write the number of purchasing tickets wanted and click the **confirm** button, the user's terminal sends the order for the purchasing tickets for the gift...

...for selection of payment method and refund method of the purchaser.

64

This process of **receiving** purchase orders of purchasing tickets from users lasts for a certain period or till the issued purchasing tickets are sold out.

(3) Input payment method

This step is of **receiving** payment method from corresponding purchaser of the purchasing tickets.

Once a purchaser selected payment method (credit card or bank electronic fund transfer) and refund method and click a **confirm** button, business server system sends purchaser name 2302, citizenship registration number 2303, credit card type 2308, credit card number 2309, expiration date 2310, and payment **account number** 2311 extracted from membership DB 2104 to credit card company or financial agency through **communication** network.

Financial agency checks the purchaser's credit status and whether the payment is possible after **receiving** the information from the company's business server system and sends back the result of...

...asks purchaser to provide other payment method and waits for response. Business server system 2101 **receives** another payment methods from the purchaser and sends it to financial agency and waits for...

...purchaser's payment method. Related financial agencies perform fund transfer process using financial network or **communication** network of themselves.

(4) Notification of purchasing ticket sales status

This step is a process...of salable purchasing ticket(s) of the article in shopping mall homepage. Business server system **transmits** article information and serial number of purchasing ticket of the chosen article to e-mail...

...financial agency in coalition with the company. Computer system of the financial agency, after

67

**receiving** the related information, updates Client number 1700, citizenship registration number 1701, name 1702, registration date 1703, last update date 1704, **number of accounts** 1705., **account number** 1706, password 1707, opening date 1708, and closure date 1709 of membership DB 2114 and **account number** 1800, client **number** 1801, **account code** 1802, opening date 1803, closure date 1804, balance 1805, last transaction date 1806, applied...

...1809, last date interest calculated 18 1 0, method of paying interest 181 1, amount **received** 1812, amount supplied 1813, and password 1814 of ledger DB 2115.

(6) Purchase of the...

...retrieved from article DB 2105 to the related financial agency system 2112. The financial agency **receiving** payment request information can transfer the price to the maker's financial account in the...refund function., refund DB 2107 separately records and manages membership ID

Search Report from Ginger D. Roberts

1600, name 1601, refund **received** date 1602, refund type 1603, refund account number 1604, refund amount or point 1605, and...

...of the present invention. In case a purchaser selects cash refund method, a financial agency **receiving** the purchaser information browses client DB 2114 and ledger DB 2115 and see if financial...

...1801, account code 1802, and article type 1809 in ledger DB 2115 and updates amount **received** 1812, amount supplied 1813, last transaction date 1806 and balance 1805. If a purchaser uses...

...last transaction date 1806, applied interest 1807, method of paying interest 181 1, and amount **received** 1812.

According to the present invention, refund method varies depending on kinds of financial article...

...payout date to business server system 2101 of the trading company. The business server system **receives** the result and records account -number 1604, deposit date 1602, refund amount 1605, and payout...a purchasing ticket and issues 460

purchasing tickets, all of which are notified.

(9-2) **Receive** a Request of Purchase for Purchasing Ticket

75

Now purchasing order for the purchasing tickets from multiple users are **received**. This process of **receiving** purchase orders of purchasing tickets from users lasts for a certain period or till the issued purchasing tickets are sold out.

(9-3) Input Payment Method

This step is of **receiving** payment method from the corresponding purchaser of the purchasing tickets.

(9-4) Notification of purchasing ticket sales status

This step is of **receiving** payment method from the corresponding purchaser of the purchasing tickets. (9-5) Drawing and Conveyance...to the server system according to the present invention using personal computer or mobile digital **communication** device. Then, the user can browse the article particular and purchasing ticket (the price of...

...the article) sale status for the article if the user's membership is present and **authenticated**.

(1) Registration and Display Purchasing Ticket Information  
1 5 It is the step of registration...

...may be displayed, and drawing schedule, refund date, or etc. may be displayed together.

(2) **Receive** a request for purchasing the purchasing ticket  
It is the step of requesting for the...

...a desired amount in the input section and clicks the "OK' button, the user terminal **transmits** the order for the purchasing ticket for the article to the business server system. If...

...payment method and refund method, and then waits for the purchasers response. The step of **receiving** purchasing request for purchasing ticket is repeated until the set amount of the purchasing ticket...

...or a predetermined time limit expires.

(3) Input Payment Method

It is the step of **receiving** the payment method for the price of the purchasing ticket from the user who wants...

...or fund transfer) and refund method and click the "OK" button, the business server system **transmits** the name of the purchaser 2302, citizenship registration number 2303, credit card type 2308, credit card number 2309, validation date 23 1 0, and **account** number for payment

2311 drawn from the membership database 2104 to the credit card or financing agency using the **communication** device.

The financing agency **receives** the data **transmitted** from the business server system of the proprietor, **confirms** whether or not the payment account is exist, the payment amount is exist, and the credit card is available, reports the result to the business server system, and **transmit** the amount 1508 paid. If there is an abnormal condition for the payment according to...

...another payment method and waits for the purchaser's response. The business server system 2101 **receives** another payment method from the purchaser,

80

**transmits** the information to the financing agency in the same manner, and waits for the results. If the purchaser's payment method is available as a result of the **confirmation** to the financing agency, the financing agency system transfers the amount paid for the price...function, the system administrates separately the information such as member ID 1600, name 1601, refund **receive** date 1602, refund type 1603, refund **account number** 1604, refund amount 1605, pay date 1606, etc of the member who purchased the purchasing...

...amount field from the sales database, and provides the information to the cooperating institution using **communication** device for the cooperating institution to perform the refund affairs smoothly. To perform the refund...

...for refund in the financing agency is shown in Fig. 34. The financing agency which **received** the purchaser information

84

examines whether the banking account is registered for the account code ...as the refund method is shown in Fig. 36. The financing agency 2112 refers the **account number** 1800, client **number** 1801, **account code** 1802, and kind of goods 1809, registers the opening date 1803 if the purchaser is a new client, and the contents of the amount **received** 1812, amount supplied 1813, last transaction date 1806, and balance 1805 fields are updated. If...

...as the refund method is shown in Fig. 37. The financing agency 2112 refers the **account number** 1800, client **number** 1801, **account code** 1802, and kind of goods 1809 of the ledger database 2115, registers the opening...

...1805, last transaction date 1806, applied rate 1807, method of paying interest 1811, and amount **received** 1812 fields are updated.

The refund method changes according to the kind of the banking...

...mutual fund, insurance) in which the purchaser selected.

The financing agency 2112 transfers the member ID 1600, **account number**

1604 of the newly opened account, refund amount supplied 1605, and paying date 1602 fields to the business server system 2101 of proprietor.

Business server system **receives** the results and registers the **account number** 1604, paying date 1602, refund amount 1605, and refund date 1606 data to the refund database 2107. On the other hand, the business server 2101 transfers the banking **account number** and the contents of the saved refund amount to the e-mail server 2102 after...000 won and the amount of the purchasing ticket which is 1 0.

(7-2) **Receive** a Request for Purchasing a Purchasing Ticket

88

The requests for purchasing a purchasing ticket are **received** from a plurality of the users who want to purchase the article. This step is...

22/3,K/3 (Item 2 from file: 349)

DIALOG(R) File 349:PCT FULLTEXT

(c) 2002 WIPO/Univentio. All rts. reserv.

00856094

METHOD/APPARATUS FOR ENABLING PURCHASERS TO OBTAIN RETURN INFORMATION TO  
RETURN PRODUCTS VIA ON LINE TRANSACTIONS

PROCEDE ET APPAREIL PERMETTANT AUX ACHETEURS DE PRODUITS D'OBTENIR DES  
INFORMATIONS EN MATIERE DE RENVOI ET D'INITIER DES RETOURS DE PRODUITS  
PAR LE BIAIS D'UNE CONNEXION RESEAU EN LIGNE

Patent Applicant/Assignee:

NINTENDO OF AMERICA INC, 4820 150th Avenue, N.E., Redmond, WA 98052, US,  
US (Residence), US (Nationality), (For all designated states except:  
US)

Patent Applicant/Inventor:

JUNGER Peter J, SiRAS.com, 4528 150th Avenue, N.E., Redmond, WA 98052, US  
, US (Residence), US (Nationality), (Designated only for: US)  
SHOECRAFT Cassandra B, SiRAS.com, 4528 150th Avenue, N.W., Redmond, WA  
98052, US, US (Residence), US (Nationality), (Designated only for: US)  
KOON David G, SiRAS.com, 4528 150th Avenue, N.W., Redmond, WA 98052, US,  
US (Residence), US (Nationality), (Designated only for: US)

Legal Representative:

KAGEN Alan M (agent), Nixon & Vanderhye P.C., Suite 800, 1100 North Glebe  
Road, Arlington, VA 22201-4714, US,

Patent and Priority Information (Country, Number, Date):

Patent: WO 200188831 A2-A3 20011122 (WO 0188831)

Application: WO 2001US14694 20010508 (PCT/WO US0114694)

Priority Application: US 2000203933 20000512

Designated States: AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CO CR CU  
CZ DE DK DM DZ EC EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP  
KR KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD  
SE SG SI SK SL TJ TM TR TT TZ UA UG US UZ VN YU ZA ZW  
(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE TR  
(OA) BF BJ CF CI CM GA GN GW ML MR NE SN TD TG  
(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW  
(EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: English

Filing Language: English

Fulltext Word Count: 20001

Fulltext Availability:

Detailed Description

Detailed Description

... and/or update (depending on authorization) specific information about  
a registered serial number. Stolen serial **number** maintenance allows an  
account to update a specific serial number as stolen. Serial number  
manual registration allows for registration (pre-sell and POS) of a range  
of serial numbers without scanning or other electronic **interface**.  
Serial number history allows for the inquiry of all activity against a  
specific serial number. The returns verification component provides the  
retailer or return center with the ability to **verify** that a product is  
eligible for return. A **confirmation** will be transmitted back which  
contains a return authorization code or message, return-by date, and repair  
warranty...

...processor may be used to edit and process the data sent in and to send  
**confirmation** data back. A return eligibility confirmation can be  
transmitted from the central system back to the retailer to **verify** the  
product is eligible for return.

The returns prescreen component permits verification of whether or...

Search Report from Ginger D. Roberts

22/3,K/4 (Item 3 from file: 349)  
DIALOG(R) File 349:PCT FULLTEXT  
(c) 2002 WIPO/Univentio. All rts. reserv.

00845296 \*\*Image available\*\*  
AN IMPROVED METHOD AND SYSTEM FOR CONDUCTING SECURE PAYMENTS OVER A  
COMPUTER NETWORK  
PROCEDE ET SYSTEME AMELIORES POUR EFFECTUER DES PAIEMENTS EN TOUTE SECURITE  
SUR UN RESEAU INFORMATIQUE

Patent Applicant/Assignee:

MASTERCARD INTERNATIONAL INCORPORATED, 2000 Purchase Street, Purchase, NY  
10577-2509, US, US (Residence), US (Nationality)

Inventor(s):

HOGAN Edward J, 14 N. Chatworth Avenue, Larchmont, NY 10538, US,  
CAMPBELL Carl M, 809 Marlin Road, Newton Square, PA 19073, US,

Legal Representative:

SCHEINFELD Robert C (agent), Baker Botts L.L.P., 30 Rockefeller Plaza,  
New York, NY 10112-0228, US,

Patent and Priority Information (Country, Number, Date):

Patent: WO 200178024 A2-A3 20011018 (WO 0178024)

Application: WO 2001US11911 20010411 (PCT/WO US0111911)

Priority Application: US 2000195963 20000411; US 2001809367 20010315

Designated States: AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CO CR CU  
CZ DE DK DM DZ EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR  
KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD SE  
SG SI SK SL TJ TM TR TT TZ UA UG UZ VN YU ZA ZW  
(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE TR  
(OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG  
(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW  
(EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: English

Filing Language: English

Fulltext Word Count: 6564

Fulltext Availability:

Claims

Claim

... message authentication code.

5 . A method of conducting a transaction with a merchant over a  
communications network using a first payment account number that is  
associated with

a second payment account number , the method comprising:

(a) generating a message authentication code based on one or more  
transaction details;

(b) transmitting at least the first payment account number and the  
message

authentication code to the merchant;

(c) requesting by the merchant an authorization for payment of the  
transaction using the first payment account number , the request being  
formatted as if payment were tendered at a point-of-sale terminal...

...the format having a track with at least a discretionary data field and  
said message authentication code being transmitted in said  
discretionary data field; (d) responsive to the authorization request for  
the first payment account number , requesting an authorization for  
payment of the transaction using the second  
payment account number ; and

(e) accepting or declining the authorization request for the first  
payment account number based on the response to the authorization  
request for the second payment account number and the message  
authentication code.

19

. The method of claim 5, wherein said first and second payment account numbers include respective BIN codes, the first associated with a service provider and the second associated with an issuer of the second payment account number, said service provider receiving said merchant's request through a payment network based on said first BIN code, and wherein said service provider generates said request for authorization of payment using the second payment account number and routes said request to said issuer through said network based on said second BIN...

...merchant having an associated acquirer BIN; passing to said computer transaction data; generating a message authentication code based on said transaction data; transmitting track data to said merchant, said track data comprising said message authentication code and said second account number; generating a first authorization request based on said data; transmitting said first request to said service provider; verifying said first request with said secret key; I 0 obtaining said first payment account number associated with said second account number; transmitting a second authorization request using said first payment account number to said issuer BIN associated with said number; and authorizing or rejecting said second request...  
...The method of claim 9, wherein said track data comprises a discretionary data field, an account number field, and an expiration date field, and wherein said transmitting track data step further includes placing said message authentication data in said discretionary data field; placing said second account number in said account number field; and placing an expiration date in said expiration date field.

11 The method of...

22/3,K/5 (Item 4 from file: 349)  
DIALOG(R)File 349:PCT FULLTEXT  
(c) 2002 WIPO/Univentio. All rts. reserv.

00830836

METHOD OF AND SYSTEM FOR MITIGATING RISK ASSOCIATED WITH SETTLING OF FOREIGN EXCHANGE AND OTHER PAYMENTS-BASED TRANSACTIONS  
PROCEDE ET SYSTEME DE LIMITATION DU RISQUE ASSOCIE AU CHANGE ET A D'AUTRES OPERATIONS A BASE DE PAIEMENTS

Patent Applicant/Inventor:

TYSON-QUAH Kathleen, 1 Canons Close, Radlett, Herts WD7 7ER, GB, GB  
(Residence), US (Nationality)

Legal Representative:

WHITTEN George Alan (et al) (agent), R G C Jenkins & Co, 26 Caxton Street, London SW1H 0RJ, GB,

Patent and Priority Information (Country, Number, Date):

Patent: WO 200163498 A2 20010830 (WO 0163498)

Application: WO 2001GB802 20010223 (PCT/WO GB0100802)

Priority Application: US 2000513440 20000225

Designated States: AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CR CU CZ  
DE DK DM DZ EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ

Search Report from Ginger D. Roberts

LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD SE SG  
SI SK SL TJ TM TR TT TZ UA UG US UZ VN YU ZA ZW  
(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE TR  
(OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG  
(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW  
(EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: English

Filing Language: English

Fulltext Word Count: 26544

Fulltext Availability:

Claims

Claim

... host application.

99 The computer-implemented method of claim 57, further comprising the steps of: receiving a third instruction that identifies a particular Counterparty; and in response to receipt of the...

...authorizing payment from the account holder to the Counterparty. 100. The computer-implemented method of claim 99, wherein in the third instruction is generated on a user system and communicated to a central server, which stores the third instruction in a data server and forwards...

...risk filter routine. 101. The computer-implemented method of claim 100, wherein a third party executes a third party host application that generates the third instruction and communicates the third instruction to a user system, which forwards the third instruction to the module...

...said third party executes a third party host application that generates user-supplied instructions and communicates the user-supplied instructions to a user system, which forwards the at least one user...

...the risk filter routine. I 10. The computer-implemented method of claim 57, wherein data transmissions are encrypted for security purposes. I 11. The computer-implemented method of claim 57, wherein users and the payment bank can also generate and receive payments-related notifications, inquiries, messages and reports. 112. The computer-implemented method of claim 57, wherein users can request and receive multiple currency reports from a plurality...

...113. The computer-implemented method of claim 57, wherein human-accessibility is provided by browser interfaces and data-accessibility is provided by electronic data interchange formats.

114. The computer-implemented method of claim 57, wherein a said account holder and Counterparty...

...the at least one user-supplied risk parameter, payments made by the account holder, and payments received by the account holder; accesses a first instruction stored in the queue; and determines...

...based upon payments made by the account holder in the given time period and payments received by the account holder in the given time period. 122. The system of claim 121, wherein the risk filter routine receives user-supplied updates ...user-supplied updates. 123. The system of claim 121, wherein the risk filter routine receives updates to payments made by the account holder in the given time period and updates to payments received by the account holder in the given time period, and re-computes the available balance...

Search Report from Ginger D. Roberts

...of claim 123, further comprising a payment confirmation service, and wherein the risk filter routine receives updates to payments made by the account holder and updates to payments received by the account holder through data interchange with the payments confirmation service.

125.

The system of claim 117, wherein the module communicates to the payment bank subsystem via an application-to application interface which translates data formats between the module and the payment bank subsystem. 126. The system...

...127, wherein the at least one user-supplied risk parameter is associated with a first identifier that identifies the account holder and a second identifier that identifies the Counterparty as payment beneficiary or intermediary on the payment transaction. 130...

...that generates the at least one user-supplied risk parameter on a user subsystem and communicates the at least one user-supplied risk parameter to the module for use in the...

...subsystem generates user-supplied updates to the at least one user-supplied risk parameter and communicates the user-supplied updates to the module for use in the risk filter routine. 133...

...enables the third party to generate the at least one user-supplied risk parameter and communicate the at least one user-supplied risk parameter and associated information to a user subsystem, which...

...the third party to generate updates to the least one user-supplied risk parameter and communicate the updates and associated information to a user subsystem, which forwards the updates and associated...

...134, wherein only the user subsystem can forward the at least one user-supplied risk parameter communicated by the third party host application to the module for use in the risk filter...

...any of claims 130 to 136, wherein user-supplied risk parameter and updates thereto are communicated from the user subsystem to a central server, which stores the at least one user...

22/3,K/6 (Item 5 from file: 349)

DIALOG(R) File 349:PCT FULLTEXT

(c) 2002 WIPO/Univentio. All rts. reserv.

00802534

ANY-TO-ANY COMPONENT COMPUTING SYSTEM

SYSTEME INFORMATIQUE A COMPOSANTS TOUTE CATEGORIE

Patent Applicant/Assignee:

E-BRAIN SOLUTIONS LLC, 1200 Mountain Creek Road, Suite 440, Chattanooga,  
TN 34705, US, US (Residence), US (Nationality), (For all designated  
states except: US)

Patent Applicant/Inventor:

WARREN Peter, 1200 Mountain Creek Road, Suite 440, Chattanooga, TN 37405,  
US, GB (Residence), GB (Nationality), (Designated only for: US)  
LOWE Steven, 1625 Starboard Drive, Hixson, TN 37343, US, US (Residence),  
US (Nationality), (Designated only for: US)

Legal Representative:

MEHRMAN Michael J (agent), Paper Mill Village, Building 23, 600 Village  
Trace, Suite 300, Marietta, GA 30067, US,

Patent and Priority Information (Country, Number, Date):

Patent: WO 200135216 A2 20010517 (WO 0135216)

Application: WO 2000US31231 20001113 (PCT/WO US0031231)

Priority Application: US 99164884 19991112

Search Report from Ginger D. Roberts

Designated States: AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CR CU CZ  
DE DK DM DZ EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ  
LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD SE SG  
SI SK SL TJ TM TR TT TZ UA UG US UZ VN YU ZA ZW  
(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE TR  
(OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG  
(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW  
(EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: English

Filing Language: English

Fulltext Word Count: 275671

Fulltext Availability:

Claims

Claim

... Brown's address also exists in still another location in the address book of the accounts software in still another format  
Under these circumstances, a user order that should be able to be executed by...

22/3,K/7 (Item 6 from file: 349)

DIALOG(R)File 349:PCT FULLTEXT

(c) 2002 WIPO/Univentio. All rts. reserv.

00777046 \*\*Image available\*\*

A SYSTEM, METHOD AND ARTICLE OF MANUFACTURE FOR NETWORK PERFORMANCE MODELING  
SYSTEME, PROCEDE ET ARTICLE DE PRODUCTION POUR LA MODELISATION DE PERFORMANCES BASEE SUR LE COMMERCE ELECTRONIQUE

Patent Applicant/Assignee:

ACCENTURE LLP, 1661 Page Mill Road, Palo Alto, CA 94304, US, US  
(Residence), US (Nationality), (For all designated states except: US)

Patent Applicant/Inventor:

UNDERWOOD Roy A, 4436 Hearthmoor Court, Long Grove, IL 60047, US, US  
(Residence), US (Nationality), (Designated only for: US)

Legal Representative:

HICKMAN Paul L (agent), Oppenheimer Wolff & Donnelley, LLP, 38th Floor,  
2029 Century Park East, Los Angeles, CA 90067-3024, US,

Patent and Priority Information (Country, Number, Date):

Patent: WO 200110082 A2-A3 20010208 (WO 0110082)

Application: WO 2000US20548 20000728 (PCT/WO US0020548)

Priority Application: US 99364732 19990730

Designated States: AL AM AT AU AZ BA BB BG BR BY CA CH CN CU CZ DE DK EE ES  
FI GB GE GH GM HR ID IL IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MD  
MG MK MN MW MX NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM TR TT UA UG US  
UZ VN YU ZW

(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE  
(OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG

(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW

(EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: English

Filing Language: English

Fulltext Word Count: 134154

Fulltext Availability:

Claims

Claim

... applications tools must

221

comply with the standards set by the integration platform. Management

Search Report from Ginger D. Roberts

applications receive data from the event/data generation, event processing, and repositories components and then send data...tables. RetaAdmin Administrator id. This account is used for architecture and application maintenance. RetaUser Application id . This account is used to gain access to application ific database objects during application execution.

speci

1...Port number. Figure 60 illustrates a Commerce Membership Server [Membership Authentication] properties view 6000 which receives the computer name 6002, user name 6004, and password 6006. Right click on the Membership...Site Server Membership, including directory services, Lightweight Directory Access Protocol (LDAP), and Active Directory Service Interfaces (ADSI). A general knowledge of these technologies is important as one builds your Membership site...

...data, including member accounts, pennissions, and site resources. All directory services use LDAP as their communicating protocol. In the future Microsoft WindowsV 2000 Server may implement the much- talked -about Active Directory, which may take the Membership Directory to the next level. The Active...

...Lightweight Directory Access Protocol (LDAP) is the underlying protocol used by Site Server Membership to communicate with the Membership Directory. LDAP was designed to be the standard Internet protocol for accessing...

...LDAP service for reading and writing information to the Membership Directory database.

Active Directory Service Interfaces

As stated previously, the Membership Directory must be accessed using the LDAP protocol. Rather than making raw LDAP calls to the Membership Directory, Site Server Membership uses Active Directory Service Interfaces , better known as ADSI. ADSI provides a common standard interface to multiple directory services (through ADSI providers) and communicates with the directory services using LDAP. ADSI makes life easier by allowing the developer to...static String getExpectedResulto return

```
,, account =
114260 05380 (LONN) Konrad Kunde
"
n" +
11java.text.ParseException: Illegal account number
n";
public static void main( String args[I
Debug.trace( Debug[unitTest( "no.dnb.tb...the necessary changes. Once
changes have been made the file must be saved. Editing IDL ( Interface
Definition Language) files are opened up individually in the Microsoft
Visual Studio J++ 6.0...
```

...attach to a process refer to the Microsoft Visual J++ help. Figure 69 shows an interface 6900 for attaching to the NITS Process for debugging. Processes 6902 and their corresponding titles...

...debugging Active Server Pages, refer to the Visual Studio online help. Figure 70 shows an interface 7000 for debugging an Active Server Page (example global.asa file 7002). Unit Testing Business...

...Code Generation using Rational Rose  
The Rational Rose modeling tool allows developers to define and communicate software architecture, resulting in:

Search Report from Ginger D. Roberts

Accelerated development, by improved communication among various team members Improved quality, by mapping business processes to software architecture, and Increased...

...to point to the preceding path. The properties on the directory allow execute and basic authentication permissions. For each separate application there may be a global.asa file which may reside...that is from the

Session package would be named

"AFSEfilename.java".

Architecture IDL IAFXfilename.idl Interfaces for architecture files components that do not AFXXfilename.idl include any "coclass" statements are prefixed...

...may be all the associated coclass's that make up the package.

303

Proposed Convention

Interfaces for architecture components that do not include any "coclass" statements are prefixed with an "I..."

...0060080FBDF2),  
helpstring("XXEventHandler Class"),  
JAVACLASS("EventHandler.XXEventHandler"),  
PROGID("EventHandler.XXEventHandler"),  
TRANSACTION-SUPPORTED  
coclass CXXIEEventHandler  
[default] interface IXxEEventHandler;  
uuid(C82965A3-6A3B-1 Idl-A3A9-0060080FBDF2),  
helpstn'ng("A-FEventCollection Class"),  
JAVACLASS("EventHandler.AFEEventCollection"),  
PROGID("EventHandler.AFEEventCollection"),  
TRANSACTION-SUPPORTED

304

coclass CXXEventCollection  
[default] interface LXXEventCollection;

Version Control Process

Coding Standards

Active Server Pages

Delimiters

ASP delimiters (<%'s and Ws...by a browser with limited support for browsers (or a user who stops the page download before it is complete).

<E

4G SRC = "/App/Images/imgStart.gif"ALT = "[ReTA Start Application...]

22/3,K/8 (Item 7 from file: 349)

DIALOG(R)File 349:PCT FULLTEXT

(c) 2002 WIPO/Univentio. All rts. reserv.

00764274 \*\*Image available\*\*

METHOD AND APPARATUS FOR FACILITATING ANONYMOUS TRANSACTIONS

PROCEDE ET APPAREIL PERMETTANT DE FAVORISER DES TRANSACTIONS ANONYMES

Patent Applicant/Inventor:

SINGHAL Tara Chand, P.O. Box 5075, Torrance, CA 90510, US, US (Residence)  
, US (Nationality)

Legal Representative:

ROEDER Steven G, The Law Office of Steven G. Roeder, 5560 Chelsea Avenue,  
La Jolla, CA 92037, US

Search Report from Ginger D. Roberts

Patent and Priority Information (Country, Number, Date):

Patent: WO 200077701 A1 20001221 (WO 0077701)  
Application: WO 2000US15786 20000608 (PCT/WO US0015786)  
Priority Application: US 99139101 19990612; US 99144737 19990721; US  
2000531705 20000320

Designated States: AE AL AM AT AU AZ BA BB BG BR BY CA CH CN CR CU CZ DE DK  
DM EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR  
LS LT LU LV MA MD MG MK MN MW MX NO NZ PL PT RO RU SD SE SG SI SK SL TJ  
TM TR TT TZ UA UG US UZ VN YU ZA ZW  
(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE  
(OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG  
(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW  
(EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: English

Filing Language: English

Fulltext Word Count: 20032

Fulltext Availability:

Claims

Claim

... 72 The apparatus of claim 66 wherein the processor is operative with  
the program to receive electronic mail directed to the customer from a  
merchant interface of the merchant.

45

Method & Apparatus 10

24

Customer Privacy Merchant Merchant Government Shil

Network Network Network Network Network Net

Interface14A Interface I I Wo Interface 904 Interface 904

InInterfam19A Into

J

Customer Privacy Fund Merchant Merchant Govern- Shi@

Customer Interface Main Institution Interface Interface ment Intei

14 System 12C #1 #2 Entfty

12A 1 6 1 6 1 9...

...1 1

Merchant Merchant

Address Address

22A 22A

FIGURE I

Privacy Processor Fund System

30 Interface 31

Privacy Operating System 27

Pri-vaq System Martager

Program 28

Privacy Storage Device 26...

...Id ..... ....

Fund Amount

FIGURE 3C

Customer 20 Sh4)per 25 Merchant 22

Customer Shipper Merchant

Interface 14 Interface 18 Interface 16

...400

(a) Customer

(b) Merchant

(c) Shipper Fund

(2) Conduct Anonymous Transactions 402 Institution

(a) Interface with customers Po 12C

(b) Interface with Merchants I

(c) Interface with shippers

Search Report from Ginger D. Roberts

(d) **Interface** with Fund Institution  
(3) Mai Btocker/Router E-mails 40.4  
(a) merchant  
(b) third parties

FIGURE 4

(i) generate one or more privacy web pages 500  
(H) receive and store personal information about the customer 602 7@  
(W) receive a purchase offer from the customer to purchase  
one or more Rem(s) from the...

...sale 530  
(xiv) generate a merchant bill of sale 532  
(xv) scramble information that is **transmitted** between the privacy  
system  
and the customer, the merchant, and the shipper

FIGURE 5

Initial Privacy Web Page 600  
New Account Set Up Page 602  
13 New Account Set Up 602 Customer id SEND  
50  
c3 Account Update 604  
616 Name 618  
E3 Begin a New Transaction 606 Address 620  
phone 622  
0...

...With Subject XY;  
Other Custom Options.

FIGURE 6E

FIGURE 6F

Privacy Main  
Customer System Merchant  
Interface 12A Interface  
14 b@ 16  
-.% 1  
4 PI P  
forward Mail  
mail blocker  
Interface  
686  
-- I  
FIGURE 610  
TRANSACTION STATUS PAGE 612  
Customer Id  
50  
-e.Transaction, For Stamus...

...date  
Customer Cancel date  
Customer Modify date  
Customer Fund Processed date  
Transaction Reprocess date  
Merchant Received date  
Merchant ready to pick up date  
shipper pick up date  
Shipper transit status  
Shipper delivery date  
ipper delivered date  
FIGURE 6H  
I 1  
700  
Customer  
Interface

Search Report from Ginger D. Roberts

704  
- r  
706 1 'I, 720  
,g,o,o:: 702 708  
14A  
FIGURE 7  
Fund...  
  
. . . Transaction Identifier Transaction Identifier  
54 1 54 54  
T  
Processing Device Fund Program 806  
802 **Receives**, holds & disburses Fund Amounts: Customer  
(1) from Customer 20 or  
(2) to Merchant Id 22...  
  
. . . 9 Customer Credit  
(5) to Privacy main system 12A Card bank  
850  
Privacy System Manager **Interface** 816  
FIGURE 8B  
Momhant  
IntWace Network I/F 904  
Processing Devi Ano  
Shi;  
Merch  
Trans...  
  
. . . Fund Privacy Main  
Institution 12C System 12A  
I I  
und Institution Pickup Area Privacy System  
    **Interface** 81 0 948 **Interface** 12B  
Merchant **Interface**  
Privacy System Merchant Program 910  
(1) **Receive** Anonymous Orders 930  
(2) Process Anonymous Orders by 932  
(a) Package order 934  
(b) Print...  
. . . affix Anonymous labels 936  
(c )'Track placement of ready orders in Pick-up 93f  
(3) **Interface** with Privacy System 940  
(a) posting status 942  
(b) supply order specific inventory data 944...  
  
. . . 954  
Item Prioie 956  
BUY BUY WITH  
NORMAL PRIVACY SYSTEM  
960 962  
FIGURE 9C  
Shipper  
    **Interface** Network 11F 1006  
L-vool  
Processing DevIce Shipping  
1002 1040  
FROM: Men  
Operating System 1008...I OA  
Fund Privacy Main  
Institution i2C System 12A  
Fund Merchant Pickup Privacy System  
Institution **Interface** 810 Area 948 **Interface** 12B  
T

Search Report from Ginger D. Roberts

Shipper Interface  
Privacy System Shipper Program 1012  
(1) Receive Shipper Data files 1020  
(2) Process Shipper Data Files by 1022  
(a) Tracking Package Pick...  
  
...and affix Anonymous labels 1026  
(c) Print and affix Destination code Delivery  
Tracking 1028  
(3) Interface with Privacy Main System 1030  
(a) posting pick@up status 1032  
(b) posting package delivery...  
  
...queries from Customer Merchant Sent Cancel Notice Customer sent advisory  
Customer response to merchant Bank receives Payment.Ref cancel customer  
request afterng  
notice. Customer sent Cancel  
1108 confirm notice 1116  
1112  
FIGURE 11  
Customer Uniform Bill Of Sato i200  
1202 Uniform Bill of...  
  
...Reference: YY24972534782  
1332 Momhant Enter1Select Order Fullfillment Status: 1334  
ORDER ORDER ORDER PICKUP SHIPPER ID  
RECEIVED PROCESSED DATE  
1336 1338 .1340 1342  
FIGURE 13  
Merchant Id 51 Merchant/Customer Id 52...  
  
.40 L4.66  
FIGURE 14C  
Customer 20 contacts the privacy system 12 with the customer interface  
14. 1  
Customer 20 provides personal information to the privacy system 12. 1602  
Customer 20...  
  
.information about the customer 20  
in the database 38. 1806,  
Customer 20 contacts the merchant interface 16 and reviews one or more  
items 60  
offered for sale by the merchant 22...  
  
.15  
Page I Customer 20 contacts the privacy system 12. j.512  
Privacy system 12 receives information regarding a pending transaction  
between the customer 20 and the merchant 22. 1514  
Privacy system 12 sends an order list to the merchant interface 16. 1  
@51 6  
Privacy system12 receives Rem weight, price and stock status from the  
merchant interface 16. 1518  
Privacy system 12 prepares a customer uniform bill of sale. 1520  
Privacy system 12 sends the customer uniform bill of sale to the  
customer 20 via the customer interface 14. 1522  
Customer 20 reviews the customer uniform bill of sale and makes  
chaOM- if...  
  
.method of payment for this  
Vrivity System transaction. 1526  
Operation Flow  
Continued Privacy system 12 receives the customer order in the form  
of this customer uniform bill of sale, and initiates...bill of sale. 1536

Search Report from Ginger D. Roberts

Privacy system sends the merchant bill of sale to the merchant **interface** 16. Importantly, the privacy funds 34 are provided in the merchant bill of sale. 1638

Merchant **interface** 16 processes merchant bill of sale. 1540  
Merchant 22 picks a shipper 25 to deliver...

...1650

Privacy system 12 sends the shipper file data for each shipper to the shipper **interface** 18. 1652  
Shipper **interface** 18 receives the shipper file and plans picWp routes to move Rem(s) 60 to a shipper...

...Privacy system 12 sends shipping instructions of the Operation Flow customer 20 to the shipper **interface**. The shipper **interface** prints Continued address labels and removably affixes them to the package or delivers without affixing...

...shipping labels to the packages, preferring it to maintain as a data file. 1660  
Shipper **interface** 18 preferably creates and sends to the privacy system 12 a delivery notification record when...

22/3,K/9 (Item 8 from file: 349)

DIALOG(R) File 349:PCT FULLTEXT  
(c) 2002 WIPO/Univentio. All rts. reserv.

00757112 \*\*Image available\*\*

METHOD AND SYSTEM FOR ISSUING AND MANAGING CERTIFICATES OF INSURANCE  
PROCEDE ET SYSTEME PERMETTANT DE DELIVRER ET DE GERER DES CERTIFICATS  
D'ASSURANCE

Patent Applicant/Assignee:

VERICERT INC, 8144 Walnut Hill Lane, Suite 1080, Dallas, TX 75231, US, US  
(Residence), US (Nationality)

Patent Applicant/Inventor:

BATES Rolland C III, 8144 Walnut Hill Lane, Suite 1080, Dallas, TX 75231,  
US, US (Residence), US (Nationality)

GIST William R, 11576 East Ricks Circle, Dallas, TX 75230, US, US  
(Residence), US (Nationality)

CROUCH Lester S, 1909 Bazoria, Mesquite, TX 75150, US, US (Residence), US  
(Nationality)

PRENGLER Michael D, 1120 Melrose Drive, Richardson, TX 75080, US, US  
(Residence), US (Nationality)

EISENMANN Eugene J Jr, 647 Harvest Glen Drive, Richardson, TX 75081, US,  
US (Residence), US (Nationality)

Legal Representative:

FISH Charles S, Baker Botts L.L.P., 2001 Ross Avenue, Dallas, TX  
75201-2980, US

Patent and Priority Information (Country, Number, Date):

Patent: WO 200070494 A2 20001123 (WO 0070494)

Application: WO 2000US13512 20000517 (PCT/WO US0013512)

Priority Application: US 99134421 19990517

Designated States: AE AG AL AM AT AT (utility model) AU AZ BA BB BG BR BY  
CA CH CN CR CU CZ CZ (utility model) DE DE (utility model) DK DK (utility  
model) DM DZ EE EE (utility model) ES FI FI (utility model) GB GD GE GH  
GM HR HU ID IL IN IS JP KE KG KP KR KR (utility model) KZ LC LK LR LS LT  
LU LV MA MD MG MK MN MW MX NO NZ PL PT RO RU SD SE SG SI SK SK (utility  
model) SL TJ TM TR TT TZ UA UG UZ VN YU ZA ZW

(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE

(OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG

(AP) GH GM KE LS MW SD SL SZ TZ UG ZW

(EA) AM AZ BY KG KZ MD RU TJ TM

Search Report from Ginger D. Roberts

Publication Language: English  
Filing Language: English  
Fulltext Word Count: 10624

Fulltext Availability:  
Claims

Claim

... of agency user groups. PEO is a list of PEO's under the agency. PEO  
Account Number is PEO account assigned by the agency.

IN

SUBSTITUTE SHEET (RULE 26)

MARSHAn MYC Company

[Task Manage [Alert Manag

Carrier Certificate Holder Insu.red...and forms from your E-Mail:  
support@vericert.com certificate profile options.

FQ@ @Home@FQI, Verify a [The VeriCer

USER MIKE PRENGLER CMP ACCOUNT: 243569 Ce`rfiflcat@e t Exchange Ne...add

a new profile. dd New Pro Dile

E PRENGLER CMP ACCOUNT: 2@4356fl@@10, Verify a Certificate IlThe

VeriCert Exchange Ne

IFT73 Internet

qDVeriCerf Exchange Network - Microsoft Internet Explorer  
File...

...Define profile name and descrip

tli

Profile Description

Click the next button to continue.

[q Verify a

PRENGLER CMP ACCOUNT: 243569 Certi@ificate@[The VeriCert Exchange Ne

Internet

qDVeriCert Exchange Network...

...Compensation

Click the next button to continue. E PRENGLER CMP ACCOUNT: @@6:f1FQHo`me  
[0, Verify a Cerritic'a7terThe VeriCert Exchange Ne

Fe:-)-- IFF ..11(3 Internet

leDVeriCert Exchange Network - Microsoft...

...here to add a special instruction, (Add Instructi

USER MIKE PRENGLER CMP ACCOUNT: 243569 @@[Q, Verify a C77e7rf7if7ic7ate  
[The VeriCert Exchange Ne

F]1(3 Internet

JqDVeriCert Exchange Network - Microsoft...

...new policy addendum. New Addend:u:m:j

USER MIKE PRENGLER CMP ACCOUNT: 243569 @@FQ', Verify a  
E`e`rfiflcat`erThe VeriCert Exchange Ne

e:) ...Select any addendum(s).

p

Step6 . Final Step

r@USER @MIKE PRENGLER CMP ACCOUNT: 243569 Verify a Certificate IThe

VeriCert Exchange Ne

I ED IFIF13 Internet

FIG. 5A

/@@Vericelrt

EXCHANGE. @ NETWORK

IHOME SERVICES@@, VERIFY A CERTIFICATE SUPPORT COMPANY INFO@@ VFREE  
(What is the VeriCert Exchange Network?

The VeriCerf Exchange...

...and easy to use, The VeriCert Exchange Network Allows insurance

Search Report from Ginger D. Roberts

the VeriCert Exchange Network received the offices to refocus valuable staff time Network provides an Best On-Line on more...

...Network.

VeriCerf announces premium Insurance Agency Services membership for the VeriCert Exchange The most common interaction between

Network, New Enhanced, Web-Based insurance agencies and their clients is the version 1.3 of Venue software process of verifying insurance coverage for a becomes available. third party. VeriCerf Venue CIM revolutionizes February 16, 2000...afforded by the policies listed thereon.

SUBSTITUTE SHEET (RULE 26)

/--&,VeriCert.,

EXCHANGE. NETWOW@

HOME SERVICES VERIFY A@CERTIFICATE SUPPORT COMPANY@] NF& VFREE@D

Certificate Terms certificateverification

CANCELL

Termination of contract of...

...free from bond oes into effect, and from whic@ Adobe web site. Click here to download protec En is furnished. Adobe Acrobat Reader. JEXPIRATION75AT7E] If you have any questions regarding this...

22/3,K/10 (Item 9 from file: 349)

DIALOG(R)File 349:PCT FULLTEXT

(c) 2002 WIPO/Univentio. All rts. reserv.

00755443 \*\*Image available\*\*

CORPORATE INTRANET BANKING SYSTEM AND METHOD

SYSTEME BANCAIRE DE RESEAU INTERNE D'ENTREPRISE ET PROCEDE ASSOCIE

Patent Applicant/Assignee:

THE CHASE MANHATTAN BANK, 270 Park Avenue, 41st Floor, New York, NY 10017  
, US, US (Residence), US (Nationality)

Inventor(s):

BERRY Eugene, 200 East 66th Street, Apt. C804, New York, NY 10021, US,  
MOONEY James A, 160-43 27th Avenue, Flushing, NY 11358, US,

Legal Representative:

WEISBURD Steven I (et al) (agent), Ostrolenk, Faber, Gerb & Soffen, LLP,  
1180 Avenue of the Americas, New York, NY 10036, US,

Patent and Priority Information (Country, Number, Date):

Patent: WO 200068853 A2 20001116 (WO 0068853)

Application: WO 2000US12559 20000509 (PCT/WO US0012559)

Priority Application: US 99133386 19990510; US 99427999 19991027

Designated States: AE AG AL AM AT AU AZ BA BB BG BR BY CA CH CN CR CU CZ DE

DK DM DZ EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC  
LK LR LS LT LU LV MA MD MG MK MN MW MX NO NZ PL PT RO RU SD SE SG SI SK  
SL TJ TM TR TT TZ UA UG UZ VN YU ZA ZW

(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE

(OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG

(AP) GH GM KE LS MW SD SL SZ TZ UG ZW

(EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: English

Filing Language: English

Fulltext Word Count: 8997

Fulltext Availability:

Claims

Claim

Search Report from Ginger D. Roberts

... The Chase Manhattan bank. Patent Pending

FOR BANK USE ONLY

BAC/DEPT.:000 WFS/BAW ID CODE: 0000000 ACCOUNT NUMBER ECA:

mi G- \* 7

SUBSTITUTE SHEET (RULE 26)

/14

Complete information online. Then sign and date at each line marked...

...your uWelcome Letter, will apply. When you issue instructions, by fax, we ask that you **transmit** to us the face of the transfer Application, properly completed and signed. If you do...

...must be supplied to us in writing. SECURITY PROCEDURE: As a general matter, we shall **verify** the authenticity of payment orders issued in your name, which exceed dollar thresholds from time...

...number in our records or as provided below. We shall be authorized to accept verbal **confirmations** which we believe to be genuine. Telephone number changes for callbacks must be provided to...

...not be obligated to, record telephone call-backs. We shall not be responsible for (1) **verifying** any signature upon a fax instruction; (ii) any delay in executing (or rejecting) your instructions...

...NUMBERS FOR CALL-BACKS AND PERSON(S) DESIGNATED TO AFFIRM OR DISAFFIRM PAYMENT ORDERS OR **COMMUNICATIONS**

Name of Person #1 Telephone Number I I

Name of Person #2 Telephone Number 1 777@@

Name of Person #3 Telephone Number I I

CUSTOMER'S ACKNOWLEDGEMENT:

CHOOSE ONE: 0 NEW AGREEMENT 0 EXISTING AGREEMENT DATE

ACCOUNT TITLE ACCOUNT NUMBER ( ACCOUNT TO BE DEBITED)

X Signature X Signature

By: (Authorized signature on account debited If applicable...

...following:

Bank or Financial Institution: Swift Address/CHIPSIABA:

E-

Address: Country: Postal Code:

Name on Account : Account Number :

Please charge my **account number** with the above amount, plus The Chase Manhattan Bank charges. These Instructions shall remain in effect until you **receive** written notice of termination or revocation thereof. The undersigned agrees to indemnify The Chase Manhattan...F

Taxpayer Identification Number(s): Primary Applicant's taxpayer Number ID#

Secondary Applicant's Taxpayer ID #

Check Account Arrangement: Individual E3 Joint

Check Account Type: 13 Checking M Checking with Interest 11 MMA...

...to rely upon the signature(s) written below and on the next pagb. liwe have **received** and agree to the terms and conditions of the Deposit Account Agreement and Disclosures currently...

...my/our account statements. If I/we selected the Check Imaging Option, Itwe agree to **receive** images (front only) of my/our paid checks. I/We agree that the account statement...

...NolBr. No.

MI Go lo

SUBSTITUTE SHEET (RULE 26)

/14

ENROLL IN DIRECT DEPOSIT TO RECEIVE SPECIAL EMPLOYEE PRICING DISCOUNTS FROM Chasel COMPLETE INFORMATION ONLINE:# THEN SIGN MD DATE AT EACH...

...TERL41NA71NG THIS SERVICE

Search Report from Ginger D. Roberts

x DATE  
SIGNATURE  
CHASE USE ONLY  
BANK NAME CHASE MANHATTAN BANK SAVINGS ACCOUNT NAME  
BANK ROUTING NUMBER SAVINGS ACCOUNT NAME  
CHECKING ACCOUNT NAME SAVINGS ACCOUNT.....  
CHECKING ACCOUNT NUMBER  
7 '07  
SUBSTITUTE SHEET (RULE 26)  
/14

Form W-8BEN Certificate of Foreign Status of Beneficial Owner  
(October 1969) for...d El The beneficial owner is not an individual. is  
claiming treaty benefits for dividends received from a foreign  
corporation or interest from a U.S. trade or business of a...  
...b) or 707(b). and will file Form 8833 if the amount subject to  
withholding received during a calendar year exceeds. In the aggregate,  
\$500,000. 10 spoliation rates and conditions...

...SUBSTITUTE SHEET (RULE 26)  
APPLICATION  
PACKAGE HAS  
A PROBLEM  
51 F  
EMPLOYEE MAILS OR WFS RECEIVES WFS PREScreens  
FAXES APPLICATION PACKAGE APPLICATION  
PACKAGE VIA FAX OR MAIL IPACKAGE  
500 505...

...AGREEMENT  
CHECKS MD ATM 540 DISCLOSURE  
CARD ORDERED, SERVICELINE  
MAIL-ME CODE VIFS FILLS ACCT,  
TRANSMITTED ON DIR. DEP. AUTH,  
\*@-. AAR  
5,35 AND FORWARDS TO  
EMPLOYER,  
r600 r605 r610 r615  
EMPLOYEE BANK APPLICATION APPLICATION  
TRANSMITS RECEIVES AUTOMATICALLY NOT COMPLETE  
CAT1ON APPLICATION -PRESCREENED OR IN ERROR  
APPLICATION  
IS COMPLETE  
625 MD CORRECT...

22/3,K/11 (Item 10 from file: 349)  
DIALOG(R) File 349:PCT FULLTEXT  
(c) 2002 WIPO/Univentio. All rights reserved.

00743961 \*\*Image available\*\*  
FINANCIAL PAYMENT METHOD AND MEDIUM  
PROCEDE ET SUPPORT DE PAIEMENT FINANCIER  
Patent Applicant/Assignee:  
PACIFICA GROUP INC, 1188 Bishop Street, Suite 3512, Honolulu, HI 96813,  
US, US (Residence), -- (Nationality)

Inventor(s):  
BRADEN Wythe, 211 Luika Place, Kailua, HI 96734, US  
HSIEH Patrick, 7122 Hawaii Kai Drive, #82, Honolulu, HI 96825, US

Legal Representative:  
LIEB Stephen J, Orrick, Herrington & Sutcliffe LLP, 666 Fifth Avenue, New  
York, NY 10103, US

Patent and Priority Information (Country, Number, Date):  
Patent: WO 200057330 A1 20000928 (WO 0057330)

Search Report from Ginger D. Roberts

Application: WO 2000US7420 20000320 (PCT/WO US0007420)

Priority Application: US 99272120 19990319

(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE

Publication Language: English

Filing Language: English

Fulltext Word Count: 13173

Fulltext Availability:

Claims

Claim

... ECD) located remotely from said remote gateway computer having a unique identification code, and a communications computer capable of authenticating and accepting an electronic I/O packet containing data including the unique identification code of the ECD, an account number, a second monetary amount to be credited to the electronic account outstanding balance associated with said account number in said database computer, the date and time of the transmission, the remote communications computer being linked to said database computer;  
1 5 wherein the EDC further comprises; capturing...

...of the second monetary amount to be stored in the electronic account, for capturing the second monetary amount and capturing the account number from the financial instrument; means for fori-nattinor the captured information into an electronic packet capable of transmission over a telephone line to the remote communications computer; means for transmitting the electronic packet to the remote communication computer- and means for receiving a response packet from the remote communications computer and producing a confirming receipt for the buyer; wherein the remote communications computer comprises means for automatically activating an electronic account in said database computer and increasing the outstanding balance for said electronic account with said second monetary amount and generating and transmitting a response packet to said ECD.

7 The system of claim 6 wherein said financial...

22/3,K/12 (Item 11 from file: 349)

DIALOG(R)File 349:PCT FULLTEXT

(c) 2002 WIPO/Univentio. All rts. reserv.

00529131 \*\*Image available\*\*

SYSTEM AND METHOD FOR AUTHENTICATION OF NETWORK USERS

SYSTEME ET PROCEDE D'AUTHENTIFICATION D'UTILISATEURS DE RESEAU

Patent Applicant/Assignee:

EQUIFAX INC,

Inventor(s):

FRENCH Jennifer,

WILDER Jone,

Patent and Priority Information (Country, Number, Date):

Patent: WO 9960483 A1 19991125

Application: WO 99US11196 19990520 (PCT/WO US9911196)

Priority Application: US 9886258 19980521

Designated States: AE AL AM AT AU AZ BA BB BG BR BY CA CH CN CU CZ DE DK EE  
ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR LS LT  
LU LV MD MG MK MN MW MX NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM TR TT  
UA UG UZ VN YU ZA ZW GH GM KE LS MW SD SL SZ UG ZW AM AZ BY KG KZ MD RU

Search Report from Ginger D. Roberts

TJ TM AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE BF BJ CF CG  
CI CM GA GN GW ML MR NE SN TD TG

Publication Language: English

Fulltext Word Count: 12605

Fulltext Availability:

Claims

Claim

... nation required to administer validation is provided on the initial application. If the user supplies **account numbers**, **second level authentication** step 40 will attempt to make the comparisons automatically.

However, if the comparisons cannot be made automatically or the **account numbers** are not provided, the comparisons may be accomplished manually through human intervention. The results are returned to **second level authentication** step 40 for final evaluation.

Fig. 18 illustrates an example **authentication** carried out according to **authentication** process I 0 of the invention. In general, as illustrated in that figure, the user...

...license data. That information is accepted and processed through preprocessing step 26 and first level **authentication** step 32, after which it is determined that the data are consistent and merit proceeding to **second level authentication** step 40.

In **second level authentication** step 40, a sequence of questions are presented in an **interactive** query directed to mortgage account information, requesting lender and amount information followed by other merchant account information. Following successful **authentication**, the user is asked whether they wish to generate digital certificate 902, which is generated recording the successful **authentication** and protecting the digital certificate 902 by way of identification and challenge question data.

Any...

...the processing steps described above can be invoked selectively or rearranged to constitute a complete **authentication** process I 0. The requirements of the transaction will determine which processes to combine for particular **authentication** needs. It is possible to configure several different implementations as standard offerings. The party employing the **authentication** system (vendor) can either use these standard offerings, or customize a configuration to their needs...

...current), substitute another data source, or take other action.

Fig. 42 illustrates an offline remote **authentication** embodiment of the invention, in which some processing including delivery of a validated ID is conducted using ordinary mail. As illustrated in Fig. 42, in this embodiment, a remote **authentication** system 1002 controls two processing objects, a remote **authentication** object with a social security number field 1004, and a remote **authentication** object without a social security number field 1006. The remote **authentication** system 1002 invokes the remote **authentication** object 1004 when to a user has presented a social security number, in an online application for a credit or other transaction. The remote **authentication** object 1004 may invoke the preprocessing step 26, to process standard field checks as in...

...social security

numbers and fraud victim indicators present in a credit file.

If the remote **authentication** object 1004 determines that the user has achieved a sufficient score during preprocessing step 26...

...pass state 1008 may be reached. Online issuance of a digital certificate 902 or other **authentication** may ensue. However, if the remote

authentication object 1004 determines that the user's score lies between those designated for a pass state 1008 and a failure state 1018, the remote authentication object may offer an offline authentication state 1010, in which verification is transmitted using regular mail. In this condition, offline authentication state 1010 invokes mailability filter 1012, which tests for matches on first initial, last name... . . . a mail state 1014 is reached in which the entered addressing information is used to transmit a PIN or other identification information to the user via regular mail. If a sufficient... . . . supply a social security number, as illustrated in Fig. 42 control is passed to remote authentication object 1006, which may apply the preprocessing step 26 and further steps to test inputted... . . . not reach a predetermined threshold, control passes to a failure state 1022. If a sufficient authentication score is reached, processing proceeds to offline authentication object 1020. Offline authentication object 1020 invokes mailability filter 1024 which processes the user-supplied input without a social... . . . whether address standardization, age-related, address-related, or fraud flags are present. If a sufficient authentication score is reached in mailability filter 1024, control passes to the mail state 1026, in which a valid identification PIN is transmitted to the user at the entered address using regular mail. Conversely, if mailability filter 1024... . . . reached in which no material is mailed and processing terminates. An embodiment of the remote authentication system 1002 is illustrated in more detail in Fig. 43, in which a social security... . . . control proceeds to pass test module 1032, which may perform preprocessing step 26, first level authentication step 32, second level authentication step 40 or other processing. If the user passes those levels of authentication with a sufficient score, control passes to an earned icon state 1034, providing the user with an online authentication icon, digital certificate 902 or other issued verification. If the pass test module 1032 is...information the user has entered, a failure state 1044 is entered, and processing ends without transmitting an ID via mail or an icon being issued. As illustrated in Fig. 44, alternatively... . . . satisfied, a failure state 1054 is reached, and processing ends. The foregoing description of the authentication system and method of the invention is illustrative, and variations in construction and implementation will... . . . For instance, while the invention has been generally described as involving a single user supplying authentication information in a single interactive session or alternatively in batch mode, both queries and user input may be provided at... . . . illustrated in terms of an individual consumer initiating a network transaction, the invention can also verify the identity of other entities such as corporations, schools, government units and others seeking to... .

22/3,K/13 (Item 12 from file: 349)  
DIALOG(R)File 349:PCT FULLTEXT  
(c) 2002 WIPO/Univentio. All rts. reserv.

00529130 \*\*Image available\*\*  
SYSTEM AND METHOD FOR AUTHENTICATION OF NETWORK USERS AND ISSUING A DIGITAL

Search Report from Ginger D. Roberts

**CERTIFICATE**

**SYSTEME ET PROCEDE PERMETTANT D'AUTHENTIFIER DES UTILISATEURS DE RESEAU ET  
DE DELIVRER DES CERTIFICATS NUMERIQUES**

Patent Applicant/Assignee:

EQUIFAX INC,

Inventor(s):

FRENCH Jennifer,

WILDER Jone,

Patent and Priority Information (Country, Number, Date):

Patent: WO 9960482 A1 19991125

Application: WO 99US11114 19990520 (PCT/WO US9911114)

Priority Application: US 9886256 19980521

Designated States: AE AL AM AT AU AZ BA BB BG BR BY CA CH CN CU CZ DE DK EE  
ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR LS LT  
LU LV MD MG MK MN MW NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM TR TT  
UA UG UZ VN YU ZA ZW GH GM KE LS MW SD SL SZ UG ZW AM AZ BY KG KZ MD RU  
TJ TM AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE BF BJ CF CG  
CI CM GA GN GW ML MR NE SN TD TG

Publication Language: English

Fulltext Word Count: 12937

Fulltext Availability:

Claims

Claim

... information required to administer validation is provided on the initial application. If the user supplies **account numbers**, **second level authentication step 40** will attempt to make the comparisons automatically.

However, if the comparisons cannot be made automatically or the **account numbers** are not provided, the comparisons may be accomplished manually through human intervention. The results are returned to **second level authentication step 40** for final evaluation.

Fig. 18 illustrates an example **authentication** carried out according to **authentication process I 0** of the invention. In general, as illustrated in that figure, the user through preprocessing step 26 and first level **authentication step 32**, after which it is determined that the data are consistent and merit proceeding to second level **authentication step 40**. In second level **authentication step 40**, a sequence of questions are presented in an **interactive** query directed to mortgage account information, requesting lender and amount information followed by other merchant account information. Following successful **authentication**, the user is asked whether they wish to generate digital certificate 902, which is generated recording the successful **authentication** and protecting the digital certificate 902 by way of identification and challenge question data.

Any...

...the processing steps described above can be invoked selectively or rearranged to constitute a complete **authentication** process I 0. The requirements of the transaction will determine which processes to combine for particular **authentication** needs. It is possible to configure several different implementations as standard offerings. The vendor employing the I t@ **authentication** system (vendor) can either use these standard offerings, or customize a configuration to their needs...

...current), substitute another data source, or take other action.

Fig. 42 illustrates an offline remote **authentication** embodiment of the invention, in which some processing including delivery of a validated ID is conducted using ordinary mail. As illustrated in Fig. 42, in this

embodiment, a remote authentication system 1002 controls two processing objects, a remote authentication object with a social security number field 1004, and a remote authentication object without a social security number field 1006. The remote authentication system 1002 invokes the remote authentication object 1004 when a user has presented a social security number, in an online application for a credit or other transaction. The remote authentication object 1004 may invoke the preprocessing step 26, to process standard field checks as in...

...social security numbers and fraud victim indicators present in a credit file. If the remote authentication object 1004 determines that the user has achieved a sufficient score during preprocessing step 26...

...pass state 1008 may be reached. Online issuance of a digital certificate 902 or other authentication may ensue. However, if the remote authentication object 1004 determines that the user's score lies between those designated for a pass state 1008 and a failure state 1018, the remote authentication object may offer an offline authentication state 1010, in which verification is transmitted using regular mail. In this condition, offline authentication state 1010 invokes mailability filter 1012, which tests for matches on first initial, last name...

...mail state 1014 is reached in which the entered addressing information is used to transmit a PIN or other identification information to the user via regular mail. If a sufficient...

...supply a social security number, as illustrated in Fig. 42 control is passed to remote authentication object 1006, which may apply the preprocessing step 26 and further steps to test inputted...

...not reach a predetermined threshold. control passes to a failure state 1022. If a sufficient authentication score is reached, processing proceeds to offline authentication object 1020. Offline authentication object 1020 invokes mailability filter 1024 which processes the user-supplied input without a social...

...whether address standardization, age-related, address-related, or fraud flags are present. If a sufficient authentication score is reached in mailability filter 1024. control passes to the mail state 1026, in which a valid identification PIN is transmitted to the user at the entered address using regular mail. Conversely, if mailability filter 1024...

...reached in which no material is mailed and processing terminates.

An embodiment of the remote authentication system 1002 is illustrated in more detail in Fig. 43, in which a social security...

...control proceeds to pass test module 1032, which may perform preprocessing step 26, first level authentication step 32, second level authentication step 40 or other processing. If the user passes those levels of authentication with a sufficient score, control passes to an earned icon state 1034, providing the user with an online authentication icon, digital certificate 902 or other issued verification. If the pass test module 1032 is...information the user has entered, a failure state 1044 is entered, and processing ends without transmitting an ID via mail or an icon being issued.

As illustrated in Fig. 44, alternatively...

...satisfied, a failure state 1054 is reached, and processing ends. The foregoing description of the authentication system and method of the invention is illustrative, and variations in construction and implementation will...

Search Report from Ginger D. Roberts

...For instance, while the invention has been generally described as involving a single user supplying authentication information in a single interactive session or alternatively in batch mode, both queries and user input may be provided at...

...illustrated in terms of an individual consumer initiating a network transaction, the invention can also verify the identity of other entities such as corporations, schools, government units and others seeking to...

22/3,K/14 (Item 13 from file: 349)  
DIALOG(R)File 349:PCT FULLTEXT  
(c) 2002 WIPO/Univentio. All rts. reserv.

00529129 \*\*Image available\*\*  
**SYSTEM AND METHOD FOR AUTHENTICATION OF NETWORK USERS WITH PREPROCESSING**  
**SYSTEME ET PROCEDE PERMETTANT D'AUTHENTIFIER DES UTILISATEURS DE RESEAU ET**  
**COMPORTANT UNE ETAPE DE PRETRAITEMENT**

Patent Applicant/Assignee:

EQUIFAX INC,

Inventor(s):

FRENCH Jennifer,

WILDER Jone,

Patent and Priority Information (Country, Number, Date):

Patent: WO 9960481 A1 19991125

Application: WO 99US11112 19990520 (PCT/WO US9911112)

Priority Application: US 9886257 19980521

Designated States: AE AL AM AT AU AZ BA BB BG BR BY CA CH CN CU CZ DE DK EE  
ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR LS LT  
LU LV MD MG MK MN MW NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM TR TT  
UA UG UZ VN YU ZA ZW GH GM KE LS MW SD SL SZ UG ZW AM AZ BY KG KZ MD RU  
TJ TM AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE BF BJ CF CG  
CI CM GA GN GW ML MR NE SN TD TG

Publication Language: English

Fulltext Word Count: 12895

Fulltext Availability:

Claims

Claim

... information required to administer validation is provided on the initial application. If the user supplies account numbers, second level authentication step 40 will attempt to make the comparisons automatically.

However, if the comparisons cannot be made automatically or the account numbers are not provided, the comparisons may be accomplished manually through human intervention. The results are returned to second level authentication step 40 for final evaluation.

Fig. 18 illustrates an example authentication carried out according to authentication process 10 of the invention. In general, as illustrated in that figure, the user presents is accepted and processed through preprocessing step 26 and first level authentication step 32, after which it is determined that the data are consistent and merit proceeding to second level authentication step

Z@1

40.

In second level authentication step 40, a sequence of questions are presented in an interactive query directed to mortgage account information, requesting lender and amount information followed by other merchant account information. Following successful authentication, the user is asked whether they wish to generate digital certificate 902, which is generated recording the successful authentication and protecting the digital certificate 902 by way of identification and

challenge question data.

Any...

...the processing steps described above can be invoked selectively or rearranged to constitute a complete **authentication** process I 0. I 0 The requirements of the transaction will determine which processes to combine for particular **authentication** needs. It is possible to configure several different implementations as standard offerings. The party employing the **authentication** system (vendor) can either use these standard offerings, or customize a configuration to their needs...

...current), substitute another data source, or take other action. Fig. 42 illustrates an offline remote **authentication** embodiment of the invention, in which some processing including delivery of a validated ID is conducted using ordinary mail. As illustrated in Fig. 42, in this embodiment. a remote **authentication** system 1002 controls two processing objects, a remote **authentication** object with a social security number field 1004, and a remote **authentication** object without a social security number field 1006. The remote **authentication** system 1002 invokes the remote **authentication** object 1004 when a user has presented a social security number, in an online application for a credit or other transaction. The remote **authentication** object 1004 may invoke the preprocessing step 26, to process standard field checks as in...

...social security numbers and fraud victim indicators present in a credit file. If the remote **authentication** object 1004 determines that the user has achieved a sufficient score during preprocessing step 26Online issuance of a digital certificate 902 or other **authentication** may ensue. However, if the remote **authentication** object 1004 determines that the user's score lies between those designated for a pass state 1008 and a failure state 1018, the remote **authentication** object may offer an offline **authentication** state 1010, in which verification is transmitted using regular mail. In this condition, offline **authentication** state 1010 invokes mailability filter 1012, which tests for matches on first initial, last name... .a mail state 1014 is reached in which the entered addressing information is used to transmit a PIN or other identification information to the user via regular mail. If a sufficient...

...supply a social security number, as illustrated in Fig. 42 control is passed to remote **authentication** object 1006, which may apply the preprocessing step 26 and ftirther steps to test inputted...

...not reach a predetermined threshold, control passes to a failure state 1022. If a sufficient **authentication** score is reached, processing proceeds to offline **authentication** object 1020. Offline **authentication** object 1020 invokes mailability filter 1024 which processes the user-supplied input without a social...

...whether address standardization, age-related, address-related, or fraud flags are present. If a sufficient **authentication** score is reached in mailability filter 1024, control passes to the mail state 1026, in which a valid identification PIN is transmitted to the user at the entered address using regular mail. Conversely, if mailability filter 1024...

...which no material is mailed and processing terminates. I 0 An embodiment of the remote **authentication** system 1002 is illustrated in more detail in Fig. 43, in which a social security...

...to pass test module 1032, which may perform preprocessing step 26, first

Search Report from Ginger D. Roberts

level 1 5 authentication step 32, second level authentication step 40 or other processing. If the user passes those levels of authentication with a sufficient score, control passes to an earned icon state 1034, providing the user with an online authentication icon, digital certificate 902 or other issued verification. If the pass test module 1032 is...information the user has entered, a failure state 1044 is entered, and processing ends without transmitting an ID via mail or an icon being issued.

As illustrated in Fig. 44, alternatively...

...satisfied, a failure state 1054 is reached, and processing ends. The foregoing description of the authentication system and method of the invention is illustrative, and variations in construction and implementation will...

...For instance, while the invention has been generally described as involving a single user supplying authentication information in a single interactive session or alternatively in batch mode, both queries and user input may be provided at...

...illustrated in terms of an individual consumer initiating a network transaction, the invention can also verify the identity of other entities such as corporations, schools, government units and others seeking to...

22/3,K/15 (Item 14 from file: 349)  
DIALOG(R)File 349:PCT FULLTEXT  
(c) 2002 WIPO/Univentio. All rts. reserv.

00456834

A SYSTEM, METHOD AND ARTICLE OF MANUFACTURE FOR SWITCHED TELEPHONY COMMUNICATION  
SYSTEME PROCEDE ET ARTICLE CONCU POUR LES COMMUNICATIONS TELEPHONIQUES PAR RESEAU COMMUTE

Patent Applicant/Assignee:

MCI WORLDCOM INC,

Inventor(s):

ZEY David A,

Patent and Priority Information (Country, Number, Date):

Patent: WO 9847298 A2 19981022

Application: WO 98US7927 19980415 (PCT/WO US9807927)

Priority Application: US 97835789 19970415; US 97834320 19970415

Designated States: AL AM AT AU AZ BA BB BG BR BY CA CH CN CU CZ DE DK EE ES FI GB GE GH HU IL IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MD MG MK MN MW MX NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM TR TT UA UG UZ VN YU ZW GH GM KE LS MW SD SZ UG ZW AM AZ BY KG KZ MD RU TJ TM AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE BF BJ CF CG CI CM GA GN ML MR NE SN TD TG

Publication Language: English

Fulltext Word Count: 156638

Fulltext Availability:

Detailed Description

Detailed Description

... the marriage of router architectures with circuit switching architectures. A call arriving on the PSTN interface 257 is initiated using ISDN User Part (ISUP) signaling, with an Initial Address Message (IAM), containing a called party number and optional calling party number. The PSTN interface 257 transfers the IAM to the host processor 270. The host processor 270 examines the PSTN network interface of origin, the called party number and other IAM parameters, and selects an outgoing network interface for the call. The

Search Report from Ginger D. Roberts

selection of the outgoing network **interface** is made on the basis of routing tables. The switch 221 may also query an...

...use to reach a particular / 7 3 destination.

Like a router, each of the network **interfaces** in the switch 221 is labeled with a subnet address. Internet Protocol (IP) addresses contain ...

...exchanges. The switch 221 selects routes to IP addresses and PSTN addresses by selecting an **interface** to a subnet which will take the packets closer to the destination subnet or local switch.

The call can egress the switch via another PSTN **interface** 258, or can egress the switch via a high-speed internet network **interface** 273. If the call egresses the switch via the PSTN **interface** 258, the call can egress as a standard PCM Audio call, or can egress the...

...switch 221 as a standard PCM audio call, the PCM audio is switched from PSTN **Interface** 257 to PSTN **Interface** 258 using the TDM bus 260. Similarly, PCM audio is switched from PSTN **Interface** 2S8 to PSTN **Interface** 2S7 using the TDM bus 260.

In the case where the call egresses the switch...

...the switch 221 can initiate an outbound call to a PSTN number through a PSTN **interface** 258, and attach across the TDM Bus 260 a DSP resource 259 acting as a...

...Once a modem session is established with the destination, the incoming PCM audio on PSTN **interface** 257 can be attached to a DSP Resource 263 acting as an audio codec to...

...on the DSP 263, and transferred to DSP 259 for modem delivery over the PSTN **Interface** 258.

In the case where the call egresses the switch 221 on a high speed internet **interface** 272, the switch 221 attaches the PSTN **Interface** 257 to the DSP 1714 resource 263 acting as an audio codec to compress the...

...resource 263 over the high-speed data bus 275 to the high-speed internet network **interface** 272.

Figure 1G is a block diagram showing the software processes involved in the hybrid internet telephony switch 221. Packets received on the internet **interface** 296 are transferred to the packet classifier 293. The packet classifier 293 determines whether the...

...291, which converts compressed audio into PCM Audio, then transfers PCM audio to the PSTN **Interface** 290.

Normal IP packets to be sent to other internet devices are handed by the

Search Report from Ginger D. Roberts

packet classifier 293 to the packet scheduler 298, which selects the outgoing network interface for the packet based on the routing tables. The packets are placed upon an outbound packet queue for the selected outgoing network interface, and the packets are transferred to the high speed network interface 296 for delivery across the internet 295.

D, Call

This section describes how calls are...the ITG. Although the IAD is connected to the PSTN, the information traveling over that interface is not PCM voice, it is IP data packets. In the case of telephony over...

...in today's PBXs, but in the VNET call flows for this document, a possible interaction between the PBX and the Directory Service is shown. These PBXs also show a connection...procedure that is independent of whether the PC is connecting to an ITG or to another PC. When connecting to a PC, this step of the procedure allows the calling PC...

...turns on the computer and starts an IP telephony software protocol system. The system software transmits a message to a directory service 1031 to register the computer as "on-line" and available to receive calls. This message contains IP address identifying the connection that is being used to connect...supported as a private network of numbers that can exchange calls. Many corporations currently buy communication time on a trunk that is utilized as a private communication channel for placing and receiving inter-company calls. The address may also be some identification such as name, employee id...

22/3,K/16 (Item 15 from file: 349)  
DIALOG(R)File 349:PCT FULLTEXT  
(c) 2002 WIPO/Univentio. All rts. reserv.

00443927

A COMMUNICATION SYSTEM ARCHITECTURE  
ARCHITECTURE D'UN SYSTEME DE COMMUNICATION

Patent Applicant/Assignee:

MCI WORLDCOM INC,  
EASTEP Guido M,  
LITZENBERGER Paul R,  
OREBAUGH Shannon R,  
ELLIOTT Isaac K,  
STELLE Rick,  
SCHRAGE Bruce,  
BAXTER Craig A,  
ATKINSON Wesley,  
KNOSTMAN Chuck,  
CHEN Bing,  
VANDERSLUIS Kristan,

Inventor(s):

EASTEP Guido M,  
LITZENBERGER Paul R,  
OREBAUGH Shannon R,  
ELLIOTT Isaac K,  
STELLE Rick,  
SCHRAGE Bruce,  
BAXTER Craig A,  
ATKINSON Wesley,

Search Report from Ginger D. Roberts

KNOSTMAN Chuck,  
CHEN Bing,  
VANDERSLUIS Kristan,  
JUN Fang DI,

Patent and Priority Information (Country, Number, Date):

Patent: WO 9834391 A2 19980806  
Application: WO 98US1868 19980203 (PCT/WO US9801868)  
Priority Application: US 97794555 19970203; US 97794114 19970203; US  
97794689 19970203; US 97807130 19970210; US 97798208 19970210; US  
97795270 19970210; US 97797964 19970210; US 97800243 19970210; US  
97798350 19970210; US 97797445 19970210; US 97797360 19970210

Designated States: AL AM AT AU AZ BA BB BG BR BY CA CH CN CU CZ DE DK EE ES  
FI GB GE GH GM GW HU ID IL IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MD  
MG MK MN MW MX NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM TR TT UA UG US  
UZ VN YU ZW GH GM KE LS MW SD SZ UG ZW AM AZ BY KG KZ MD RU TJ TM AT BE  
CH DE DK ES FI FR GB GR IE IT LU MC NL PT SE BF BJ CF CG CI CM GA GN ML  
MR NE SN TD TG

Publication Language: English

Fulltext Word Count: 156226

Fulltext Availability:

Detailed Description

Detailed Description

... service sends a response back to the specified IP address indicating that the message was **received** and processed. This acknowledgment message may also contain some sort of security or encryption key to guarantee secure **communication** with the directory service when issuing additional commands. When the PC **receives** this response message it may choose to notify the user via a visual or audible...turns on the computer and starts an IP telephony software protocol system. The system software **transmits** a message to a directory service 1031 to register the computer as 'on-line" and available to **receive** calls. This message contains IP address identifying the connection that is being used to connect...

...supported as a private network of numbers that can exchange calls. Many corporations currently buy **communication** time on a trunk that is utilized as a private **communication** channel for placing and **receiving** inter-company calls. The address may also be some identification such as name, employee id...

22/3, K/17 (Item 16 from file: 349)

DIALOG(R)File 349:PCT FULLTEXT  
(c) 2002 WIPO/Univentio. All rts. reserv.

00434777 \*\*Image available\*\*

METHOD AND SYSTEM OF TRANSFERRING CURRENCY BETWEEN ATMS  
PROCEDE ET SYSTEME DE TRANSFERT D'ARGENT ENTRE DES GUICHETS AUTOMATIQUES DE  
BANQUES

Patent Applicant/Assignee:

KONYA Arpssd,

Inventor(s):

KONYA Arpssd,

Patent and Priority Information (Country, Number, Date):

Patent: WO 9825241 A2 19980611  
Application: WO 97HU76 19971117 (PCT/WO HU9700076)  
Priority Application: US 96759185 19961204

Designated States: AL AU BB BG BR CA CN CZ EE GE HU IL IS JP KP KR LK LR LT

Search Report from Ginger D. Roberts

LV MD MG MK MN MX NO NZ PL RO SG SI SK TR TT UA UZ VN GH KE LS MW SD SZ  
UG ZW AM AZ BY KG KZ MD RU TJ TM AT BE CH DE DK ES FI FR GB GR IE IT LU  
MC NL PT SE BF BJ CF CG CI CM GA GN ML MR NE SN TD TG

Publication Language: English

Fulltext Word Count: 8284

Fulltext Availability:

Detailed Description

Detailed Description

... computer system.

The ATM may also be linked directly to a main computer via appropriate communication devices such as a modem functionally coupled to a telephone line. Thus, the ATM is capable of transmitting infon-nation regarding any transactions to the main computer. The ATM executes a program which...

...current transaction card. If the individual chooses to transfer currency to an ATM, the terminal transmits information to the main computer ... currency available in an account when a withdrawal is made. The main computer stores the number of the second account and uses it only to identify the recipient. If sufficient currency is available and the second account is validated, then the main computer responsively transmits a signal to debit the first account by the amount of currency requested for transfer...

...limits may 5 be imposed on the amount of currency which may be transferred and received .

A second ATM is used to retrieve the transferred currency. Once the currency is dispensed...

22/3,K/18 (Item 17 from file: 349)

DIALOG(R)File 349:PCT FULLTEXT

(c) 2002 WIPO/Univentio. All rts. reserv.

00419900 \*\*Image available\*\*

CONDITIONAL PURCHASE OFFER MANAGEMENT SYSTEMS  
SYSTEMES DE GESTION D'OFFRES D'ACHAT CONDITIONNELLES

Patent Applicant/Assignee:

WALKER ASSET MANAGEMENT LIMITED PARTNERSHIP,

Inventor(s):

WALKER Jay S,  
SCHNEIER Bruce,  
SPARICO Thomas M,  
CASE T Scott,  
JORASCH James A,  
VAN LUCHENE Andrew S,  
TEDESCO Daniel E,  
JINDAL Sanjay K,  
WEIR-JONES Toby,  
LECH Robert R,

Patent and Priority Information (Country, Number, Date):

Patent: WO 9810361 A1 19980312

Application: WO 97US15492 19970904 (PCT/WO US9715492)

Priority Application: US 96707660 19960904; US 97889319 19970708

Designated States: AL AM AT AU AZ BA BB BG BR BY CA CH CN CU CZ DE DE  
DK DK EE EE ES FI FI GB GE GH HU IL IS JP KE KG KP KR KZ LC LK LR LS LT  
LU LV MD MG MK MN MW MX NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM TR  
TT UA UG UZ VN YU ZW GH KE LS MW SD SZ UG ZW AM AZ BY KG KZ MD RU TJ TM  
AT BE CH DE DK ES FI FR GB GR IE IT LU MC NL PT SE BF BJ CF CG CI CM GA  
GN ML MR NE SN TD TG

Publication Language: English  
Fulltext Word Count: 64791

Fulltext Availability:

Claims

Claim

... provider. 101. The system according to claim 96 or 97, wherein said purchase offer is received from a telephone set configured to transmit said purchase offers. 102. The system according to claim 96 or 97, wherein said purchase...

...party to be called.

109. The system according to claim 96 or 97, wherein said communication port is connected to a telephone network.

110. The system according to claim 96 or 97, wherein said communication port is connected to an electronic network. 111. A method of processing long distance calls...which funds will be paid; providing said purchase offer to a plurality of potential carriers; receiving from one or more of said carriers an acceptance of said purchase offer; and binding said customer to purchase said telephone calls if an acceptance is received for said purchase offer.

166

. A method of processing long distance calls. comprising the steps...

...device: and

a processor disposed in connection with said memory deNrIce, said processor configured to:

receive from said buyer a purchase offer for an event ticket, said offer containing at least one condition. an account number from a general purpose financial account, and authorization to charge said general purpose

financial account for a purchase meeting said at least one condition; transmit said purchase offer to a plurality of remote potential event ticket sellers: receive from at least one of said remote potential event ticket sellers an unconditional acceptance of said offer-

determine a replacement ticket identifier associated with said event ticket: and transmit said replacement ticket identifier to said buyer.

114. The device of claim I 13 wherein said processor is further configured to receive a second general purpose financial account number from said seller and authorization to charge said second general purpose account number for a penalty applied to an account of said seller. 1 15. The device of...

..3 wherein said processor is further configured to process payment to said seller upon receiving a signal representing surrender of said event ticket by said seller.

167

. The device of...

..13 wherein said processor is further configured to process payment to said seller upon receiving a ticket number associated with said event ticket. 117. The device of claim I 1...

..118. The device of claim II 3 wherein said processor is further configured to receive and store a name of said buyer associated with said event ticket.

M

119. The device of claim I 1 3 wherein said processor is further configured to transmit to a venue controller a ticket identifier associated with said event ticket. 120. The device...processor is

Search Report from Ginger D. Roberts

configured determine said 1 5 replacement ticket identifier by being further configured to receive said replacement ticket identifier from said venue controller. 121. The device of claim II 3...

...device; and  
a processor disposed in connection with said memory device, said processor configured to receive from a central controller a request for a replacement ticket number, said request including an original ticket number; said processor further configured to determine said replacement ticket number. transmit said replacement ticket number to said central controller-, and store said original ticket number and...

...memory device. 123. The device of claim 122 wherein said processor is further configured to receive identity data representing an identity of a buyer, and store said identity data at said...

...with said oriainal ticket number and said replacement ticket number.  
124. A computer device for authenticating replacement identifiers for event tickets.  
comprising:  
a memory device for storing a ticket identifier and...

...connection with said memory device and said output  
io device. said processor configured to:  
electronicallyv receive a second replacement ticket identifier:  
compare said second replacement ticket identifier to said first  
replacement...

...indicate said identity of said buyer.  
126. A method of processing sales of items, comprising:  
receiving an offer signal including at least one condition signal, the offer signal thereby defining an offer having at least one condition from a customer-,  
receiving a payment identifier signal for specifying an account from which funds may be paid;  
receiving an informational signal relevant to the offer from a third party; transmitting the offer signal and the informational signal to at least one seller;  
receiving from at least one of the at least one seller an acceptance signal responsive to the transmitted offer signal and the transmitted informational signal-, and  
169  
selecting one acceptance signal.  
127. An apparatus for processing sales ofitems...

...storing a program for controlling the processor; and  
the processor operative with the program to:  
receive an offer signal including at least one condition signal. the offer signal thereby defining an offer having at least one condition from a customer,  
receive a payment identifier signal for specifying an account from which funds may be paid,  
receive an informational signal relevant to the offer from a third party,  
transmit the offer signal and the informational signal to at least one seller,  
receive from at least one of the at least one seller an acceptance signal responsive to the transmitted offer signal and the transmitted informational signal, and  
selecting one acceptance signal. 128. The apparatus of claim 127, wherein the...

...operative

with the program to:

identify the seller from which the selected acceptance signal was received . 129. The apparatus of claim 127, wherein the processor is further operative with the program...

...The apparatus of claim 129, wherein the processor is further operative with the program to transmit the payment identifier signal to the at least one seller.

170

. The apparatus of claim 127, wherein the processor is further operative with the program to:

validate the received offer signal, and thereby determine whether the received offer signal meets predetermined validation criteria. 132. The apparatus of claim 131, wherein the processor is further operative with the program to transmit the offer signal and the informational signal only if the step of validating determines that the received offer signal meets the predetermined validation criteria. 133. The apparatus of claim 127, wherein the processor is further operative with the program to select the first received acceptance signal. 134. The apparatus of claim 127, wherein the processor is further operative with...

...random one of the plurality of acceptance signals if a plurality of acceptance signals are received . 135. The apparatus of claim 127, wherein the processor is further operative

with the program to

if a plurality of acceptance signals are received , sort the plurality of acceptance signals according to a predetermined sort criteria, and select the...

...processor is further operative

with the program to

if a plurality of acceptance signals are received , transmit a plurality of seller signals, each indicative of a seller which corresponds to one of the plurality of acceptance signals, receive a selection signal indicative of a selected seller signal, and thereby indicate a corresponding acceptance...

...program for controlling the processor; and

I O the processor operative with the program to

receive from the borrower terminal an offer signal including at least one condition signal, the offer signal thereby defining an offer having at least one condition from a borrower,

receive from the borrower terminal a payment identifier signal for specifying an account from which funds may be paid, receive an informational signal including credit information from a third party,

transmit the offer signal and the informational signal to the at least one lender terminal,

receive from at least one lender terminal an acceptance signal responsive to the transmitted offer signal and the transmitted informational signal,

select one acceptance signal, and

identify the lender terminal from which the selected acceptance signal was received . 138. The apparatus of claim 137, wherein the processor is further operative with the program to:

validate the received offer signal, and thereby determine whether the received offer signal meets predetermined validation criteria. 139. The apparatus of claim 138, wherein the processor...

Search Report from Ginger D. Roberts

...further operative  
with the program to:

172

perform a financial calculation to determine whether the **received** offer signal defines a meaningful offer. 140. The apparatus of claim 137, wherein the at...

...processor is further operative  
with the program to:

if a plurality of acceptance signals are **received**, wherein each acceptance signal includes an interest rate, select an acceptance signal having the lowest...

...is further operative  
with the program to:

173

if a plurality of acceptance signals are **received**, wherein each acceptance signal includes a periodic payment amount, select an acceptance signal having the...storing a program for controlling the processor; and

the processor operative with the program to

**receive** an offer signal including at least one condition signal, the offer

signal defining an offer having at least one condition from a customer;

**receive** a payment identifier signal for specifying an account from which funds may be paid;

**receive** an informational signal relevant to the offer from a third party;

store at least one...

22/3,K/19 (Item 18 from file: 349)

DIALOG(R)File 349:PCT FULLTEXT

(c) 2002 WIPO/Univentio. All rts. reserv.

00391508 \*\*Image available\*\*

AN AUTOMATED COMMUNICATIONS SYSTEM AND METHOD FOR TRANSFERRING INFORMATIONS  
BETWEEN DATABASES IN ORDER TO CONTROL AND PROCESS COMMUNICATIONS  
SYSTEME ET PROCEDE DE COMMUNICATIONS AUTOMATISES POUR LE TRANSFERT  
D'INFORMATIONS ENTRE DES BASES DE DONNEES A DES FINS DE COMMANDE ET DE  
TRAITEMENT DES COMMUNICATIONS

Patent Applicant/Assignee:

INTERMIND CORPORATION,

Inventor(s) :

REED Drummond Shattuck,

HEYMANN Peter Earnshaw,

MUSHERO Steven Mark,

JONES Kevin Benard,

OBERLANDER Jeffrey Todd,

BANAY Dan,

Patent and Priority Information (Country, Number, Date):

Patent: WO 9732251 A1 19970904

Application: WO 97US3205 19970228 (PCT/WO US9703205)

Priority Application: US 96609115 19960229; US 96722314 19960927

Designated States: AL AM AT AU AZ BA BB BG BR BY CA CH CN CU CZ DE DK EE ES  
FI GB GE HU IL IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MD MG MK MN MW  
MX NO NZ PL PT RO RU SD SE SG SI SK TJ TM TR TT UA UG UZ VN GH KE LS MW  
SD SZ UG AM AZ BY KG KZ MD RU TJ TM AT BE CH DE DK ES FI FR GB GR IE IT  
LU MC NL PT SE BF BJ CF CG CI CM GA GN ML MR NE SN TD TG

Publication Language: English

Fulltext Word Count: 92326

Fulltext Availability:

#### Detailed Description

##### Detailed Description

... and consumer programs 12, 22 can include a function for assigning a separate unique system ID value to each instance of a communications object I IO or any class that will...oqj ui sluoUxopoou3jopid ioj s2uplas spumsmoaqI'loo@qo

S0ZC0/L6Sf1/l:)d ISZZE/L6 OAA,

communications object transfer negotiation could take place between the calling provider program 12 and the receiving consumer program 22. This could be used to accomplish the transfer of communications objects, message objects, or other data independently, or to control or augment a voice telephony session.

Communications via postal mail networks can also be controlled by a communications object system in the same manner. The originating provider program 12 can control the printing floppy disks or tape cartridges for transport via a postal mail network. At the receiving end, the mail or package envelope or contents can be machine scanned for data that can be interpreted by the receiving consumer program 22.

Alternatively or in addition, the transported data files contained in the postal...

...information.

Broadcast networks such as television or cable systems can represent particularly efficient means of transmitting communications objects or object updates via the push technique if the consumer computer 2 is equipped with a device for receiving and decoding the broadcast signal. By applying the filtering techniques described above to "listening" on a broadcast network, a consumer program 22 can receive only the communications object updates intended for communications objects in the consumer's database 21. Because broadcast networks are transmit-only, communications back to the provider must be accomplished using a "back channel" such as a telephone...s communications object I IO. Second, all the elements, type definitions, and methods of both received and transmitted objects are present in a single database and program operation environment. This allows the provider to use the attributes and methods of received objects for other purposes. For example, special communications object types can be used to supply services needed by other communications objects. Such services include directory services, authentication services, payment services, and feedback services. These "service objects" will be further discussed below. Components from received communications objects can also be reused within the provider's own communications objects, thus creating "synthesized objects". Synthesized objects  
j  
will be further discussed below.

Third...is acknowledgment messages. Although acknowledgment messages can take any form and be sent to any receiving program (or human), in a preferred embodiment they are transmitted as message object instances 8 1 0 back to the provider program 12 or to...

...32. Alternatively they can be sent to another computer program designed by the provider to receive the message object instances 81 0 or another structured message format. Acknowledgment messages are used to confirm receipt of any type of communications object, including another message object.

Acknowledgment messages can be produced by a consumer program 22...input the e-mail address, encoding data, and any other data necessary to

forward the **communications** object I I 0 to the recipient.  
Alternatively, the user can select the recipient from...

...the recipient instance (I 20, FIG. 3) contains the necessary information to address, encode, and **transmit** the **communications** object. When this form is submitted, the forwarding method generates a message object I I 0 and **transmits** it to the recipient. The contents of this message object can vary with the type of forwarding desired. An anonymous forwarding or "redirect" operation would simply send the **communications** object I IO itself, exactly as if it had been pushed from the original provider. This **communications** object would be **received** at the recipient's consumer program 22 just like any other **communications** object I 10. A signed forwarding operation would include a forwarding element 143, A forwarding  
...

...address, and so on. This information could be displayed by the notification method at the **receiving** consumer program 22. A signed forwarding operation could also include a message element (21 1...

...forwarding consumer could control the headline and message displayed by the notification method at the **receiving** consumer program 22. A signed forwarding operation could also include copies of the forwarding consumers element preference instances (147, FIG. 3). In this case the **receiving** consumer would be able to choose whether to adopt these preferences or start with the default preferences of the original **communications** object I 10. Any of these forwarding operations could also be **authenticated**, which would add an element 143 with a digital signature **verifying** the identity of the forwarder. Authentication is described in the encoding control section above, and authentication service objects are further described below.

Alternatively, the forwarding operation also need not include the... partner server 1302 (step 1320). This may be by browsing with a web browser 50, **receiving** the service object 13 1 0 via e-mail, or any of the other techniques...provider may add a link component object I IO to any of the provider's **communications** objects I IO which need to access the elements or methods the service object 13 1 0. This link component object I IO will then be included in any **communications** object instance 35 generated from the consumer database 21 (step 132 1). In a preferred

...

...IO in the service object (I 3 1 0, FIG. 28) and the provider's **communications** object I 10. This association can also be created automatically when any service object method 141 is executed that creates a service relationship between the service object and the **communications** object I IO. The **communications** object I IO thus becomes a synthesized object (813, FIG. 17), wherein the link component...

...service object 13 1 0. Examples of such a service object relationship include listing a **communications** object I IO in a directory server, registering a **communications** object I I 0 with an **authentication** server, or authorizing a **communications** object I IO for use with a payment server. Further examples will be given below...

...32 using the pull technique, or any of the other techniques described above. Once the **communications** object instance 35 is transferred to the consumer program 22, a link method 141 of...

...may be manually executed by the consumer or automatically executed by another system method or **communications** object method. For example, the consumer may wish to look up related **communications** objects instances 35 in a directory server, or **authenticate** the **communications** object instance 35 before forwarding it, or make a payment transaction using the

**communications** object instance 35. When the link method 141 is executed, it uses the attributes of...

...link element 143 to locate the designated service object 131 0 as described in the **communications** object exchange control section above. For example, if the service object 13 1 0 isOnce the link method located the proper network address, it would download the service object 13 1 0 from the partner server 1302 (step 1323). At this point the link is reestablished, and the **communications** object instance 35 can call the service methods of the service object 13 1 0...step 4008). The data exchange method 141 then queries for all of the provider's **communications** objects I IO associated with these category objects I I 0 (step 4009). The data...

...containing this query result set together with the necessary attributes or elements of the listed **communications** object or objects I 10 (step 4010). The data exchange method 141 transmits this message object I 10 to the directory partner server 1302 (step 401 1). When received by the directory partner server 1302, the message object I IO triggers a corresponding data...

...141 (step 4012). This data exchange method 141 creates or modifies the listing for each **communications** object or objects I 10 in the directory partner server database 1301 (step 4013). This...

...object I IO containing an appropriate acknowledgment message (step 4015). The data exchange method 141 transmits this message object I I 0 back to the directory service object 13 1 0 at the provider program 12 (step 4016). When received by the directory service object 13 1 0, the message object I IO executes its...

...method 141 to complete the listing (step 4018). This directory listing process can also include authentication services, payment, or reporting services as further described below.

A second advantage of a **communications** object-based directory service is that it automates the directory updating process in both directions...

...The data exchange rule 140 monitors for changes in attributes or elements 143 of a **communications** object I IO associated with a category object 1 1 0 or a directory service...message object I IO containing those changes (step 403 3). The data exchange method 141 transmits the message object I 10 to the directory partner server 1302 (step 4034). When received by the directory partner server 1302, the message object I IO triggers a corresponding data...

...I 10 to the directory service object 13 10 at the provider program 12 to confirm the update has been made.

The steps in the process of notifying a provider about...any other relevant data, such as a timestamp (step 4155). The data exchange method 141 transmits this to all recipients 120 selected by the originator (step 4156). When received by the recipient's consumer program 22, the message object's receipt method 141 executes...

...methods 141 for introduction requests (step 4157). If distributed key management was implemented on a **communications** object system, message objects containing introduction requests can use a standard notification element type ...When the recipient responds to the notification message, a data exchange method 141 in the authentication service object 13 1 0 is executed (step 415 8). This data exchange method 141 generates a input form for confirming the introduction request from the originator (step 4159). This input form may include any such...

Search Report from Ginger D. Roberts

...the public key certificate that fully identify the originator. The recipient may also wish to **verify** the public key with the originator via another secure channel, such as via telephone. When...

...the recipient submits the input form (step 4160). The data exchange method 141 calls an **authentication** method 141 in the **authentication** service object 13 1 0 which digitally signs the originator's public key certificate using...

...If the recipient's private key is stored as an encrypted element 143 of the **authentication** service object 13 1 0, the recipient may need to enter password or passphrase for...

...I 10 containing the signed public key certificate (step 4162). The data exchange method 141 **transmits** this message object I 10 to the originating **authentication** service object 13 1 0 at the originating consumer program 22 (step 4163). When the message object I 10 is **received**, the consumer program 22 executes the originating data exchange io method 141 (step 4164). This...

...exchange method 141 stores the signed public key certificate as an element 143 of the **authentication** service object 13 1 0 (step 4165). Finally, the data exchange method 141 executes any...

...33B. The originator initiates the request by executing a data exchange method 141 of an **authentication** service object 13 1 0 (step 418 1). This data exchange method 141 generates an...first two steps above may be omitted if the acceptance request comes directly from another **communications** object method 14 1. In this case the recipient of the acceptance request will be...

...in step 4183 can be created automatically. Next the message object 1 1 0 is **transmitted** to the recipient 120 (step 4184). When **received** by the recipient's consumer program 22, the message object's receipt method 141 executes a data exchange method 141 of an **authentication** service object 13 1 0 (step 4185). This data exchange method 141 compares the UID...

...21 (step 4186). These trusted public key certificates are stored as elements 143 of the **authentication** service object 13 1 0, and represent introducers whom the recipient trusts. For any matching UIDs, the data exchange method 141 then calls an **authentication** method 141 to **verify** the introducer signature using the introducer's public key (step 4187). The data exchange method...

...When the recipient responds to the notification message, a data exchange method 141 in the **authentication** service object 13 1 0 is executed (step 4190). This data exchange method 141 generates a input form for **confirming** the acceptance request from the originator (step 419 1).

This input form can include the...

22/3,K/20 (Item 19 from file: 349)  
DIALOG(R)File 349:PCT FULLTEXT  
(c) 2002 WIPO/Univentio. All rts. reserv.

00363084

METHOD AND SYSTEM FOR PROVIDING CREDIT SUPPORT TO PARTIES ASSOCIATED WITH  
DERIVATIVE AND OTHER FINANCIAL TRANSACTIONS  
PROCEDE VISANT A FOURNIR UN SOUTIEN AU CREDIT A DES PARTIES ASSOCIEES ET  
AUTRES TRANSACTIONS FINANCIERES ET DISPOSITIF CORRESPONDANT

Patent Applicant/Assignee:

CEDEL BANK,  
SAMPSON Gerald Paul,

Search Report from Ginger D. Roberts

TYSON-QUAH Kathleen,  
STRAUSS Melvin,  
HADDOCK Jorge,  
SIME Thomas Shepherd,

Inventor(s):

SAMPSON Gerald Paul,  
TYSON-QUAH Kathleen,  
STRAUSS Melvin,  
HADDOCK Jorge,  
SIME Thomas Shepherd,

Patent and Priority Information (Country, Number, Date):

Patent: WO 9703409 A1 19970130

Application: WO 96GB1687 19960715 (PCT/WO GB9601687)

Priority Application: US 95501901 19950713; US 96678793 19960711

Designated States: AL AM AT AU AZ BB BG BR BY CA CH CN CZ DE DK EE ES FI GB  
GE HU IL IS JP KE KG KP KR KZ LK LS LT LU LV MD MG MK MN MW MX NO NZ  
PL PT RO RU SD SE SG SI SK TJ TM TR TT UA UG US US UZ VN KE LS MW SD SZ  
UG AM AZ BY KG KZ MD RU TJ TM AT BE CH DE DK ES FI FR GB GR IE IT LU MC  
NL PT SE BF BJ CF CG CI CM GA GN ML MR NE SN TD TG

Publication Language: English

Fulltext Word Count: 56467

Fulltext Availability:

Claims

Claim

... is provided by asynchronous receipt of the T113

message. During execution, this

I O subprocess receives a TIB message which contains the instruction details for a transfer of assets 'from the...

...then passed back to the GCSS Customer Instruction Processing server. Subprocess S460 entitled CEDCOM OUTGOING INTERFACE is real-time TIB Feed

Handier which, as shown in Fig. 2, provides a link...this subprocess is provided by asynchronous receipt of the TIB message. During execution, this subprocess receives a TIB message on subject GDSS.DELIVER.ASSET.LCS, which contains the instruction details for...

...transfer of assets from the GCSS Omnibus Account out of the system. When the subprocess receives a TIB message on subject GDSS.DELIVER.ASSET.FRB, then it generates the instructions...

...system which record that the transfer was made independently by way of the FRB outgoing interface. The purpose of this operation is to record 141

SUBSTITUTE SHEET (RULE 26)  
the delivery...

...a valid LCS transaction instruction for manual input to the LCS; or by an electronic communications link (possibly with CEDCOM) 22 that directly reformats the instruction for transmission to the LCS system. Using subprocess S460, a customer is enabled to exit an asset...validates the customer's request, constructs a detailed set of transfer instructions, which are then transmitted back to the user. Of course, if the request to transfer the securities is invalid...

...frozen or pledged as credit support to another GCSS account; or the particular asset is received by the Customer Account as credit support; the request is made during the Asset Movement...

...Process server.

Subprocess S487 entitled HANDLE ASSET TRANSFER REQUEST is a server-based

Search Report from Ginger D. Roberts

subprocess which **interacts** with the GCSS Database in order to process Asset Transfer Instructions made by GCSS customers...

...the Account Number, the Asset Code, the Quantity of Asset to be transferred, and the **Account Number** to 143

**SUBSTITUTE SHEET (RULE 26)**  
or created for the transfer; the User Permission Table; the Account Allocated...

...following information items: a Proposed Account Transfer (to user) including the User's Name, the **Account Number**, the Asset Code, the Quantity of Asset to be transferred, and the **Account Number** to be credited for the transfer; **Updates** to Security Positions and Account Transaction Log; and TIB messages announcing the execution of the transfer. The Event/Trigger is provided by receipt of a User Transfer Request. This process **receives** a message from the User requesting transfer of a specific quantity of a specific security...the particular asset is frozen as credit support to another account, the particular asset is **received** by the Customer or provider

Account as credit support: the request is made during...

...valid, then the server process constructs a detailed Asset Transfer Instruction Form which is then **transmitted** back to the user. This server process then waits for receipt of an Approved Asset Transfer Instruction Form from the user process. When it **receives** this approved form, it again validates the Transfer because the user may have changed the...

...interprets and validates the customers request, computes the credit support amount for the transfer, and **transmits** the proposed pledge back to the user for approval. If the request to transfer the...the security type or amount has been changed). Otherwise, the request is processed and a **confirmation** message is displayed when the pledge is completed by the GCSS Process server 5.

Subprocess S496 entitled PROCESS PLEDGE DESIGNATION is a server-based subprocess which **interacts** with the GCSS Database and processes customer instructions (i.e., requests) in order to provide...

...comprises: a Transfer Request (i.e., instruction) including the User's Name, the I O **Account Number**, the Asset Code, and the Quantity or "Enough to Cover", the Credit Support Agreement; a...

...subprocess 1 5 comprises: the Proposed Transfer (to User) including the User's Name, the **Account Number**, the Asset Code, the Quantity of asset pledged, the Credit Support Agreement for pledge, Substitution...

...a Transfer (i.e., Pledge) Request. - 146

**SUBSTITUTE SHEET (RULE 26)**

During execution, this subprocess **receives** a message from the User requesting the transfer of a specific quantity of a specific...valid, then the server process constructs a detailed Transfer Designation Form which is then electronically **transmitted** back to the user. This includes the calculation of the credit support amount, and the...

...walls for receipt of an approved Pledge Designation Form from the user subprocess. When it **receives** this approved form, the server process again validates the transfer 1 5 because the user...

...such an account shall make repo easier. In the illustrative embodiment the GCSS automatically issues **account numbers** as the **accounts** are ...details include, but are not limited to, the customer name, address, telephone number, GCSS customer **number**, GCSS **account number**, billing information, and **communication** information. In the illustrative

Search Report from Ginger D. Roberts

embodiment of the GCSS, all CYCSS accounts are held and managed...

...customers are able to access records relating to these assets by way of the GCSS communications system.

2 Creating A Credit Support Agreement Within The GCSS  
The GCSS of the illustrative...

22/3,K/21 (Item 20 from file: 349)  
DIALOG(R)File 349:PCT FULLTEXT  
(c) 2002 WIPO/Univentio. All rts. reserv.

00354420

TOKENLESS IDENTIFICATION SYSTEM FOR AUTHORIZATION OF ELECTRONIC TRANSACTIONS AND ELECTRONIC TRANSMISSIONS

Système d'identification sans jetons

Patent Applicant/Assignee:

SMART TOUCH L L C,

Inventor(s):

HOFFMAN Ned,

PARE David F,

LEE Jonathan A,

Patent and Priority Information (Country, Number, Date):

Patent: WO 9636934 A1 19961121

Application: WO 96US7185 19960517 (PCT/WO US9607185)

Priority Application: US 95442895 19950517

Designated States: AM AT AU BB BG BR BY CA CH CN CZ DE DK ES FI GB GE HU JP KE KG KP KR KZ LK LT LU LV MD MG MN MW MX NO NZ PL PT RO RU SD SE SI SK TJ TT UA UZ VN KE LS MW SD SZ UG AT BE CH DE DK ES FI FR GB GR IE IT LU MC NL PT SE BF BJ CF CG CI CM GA GN ML MR NE SN TD TG

Publication Language: English

Fulltext Word Count: 45133

Fulltext Availability:

Claims

Claim

... this by submitting a biometric-PIC and an account index code and retrieving a bank account number. For users of the system, this replaces the Interbank card (known in the industry) + PIC mechanism as a method for identifying the...PIC as well as the emergency account index code, and then sends the resulting asset account number along with the private code back to the AIM.

The ATM asks the BIA to...that when in operation, the modem disconnects the speaker.

When the product infon-nation is downloaded, the PPT then prompts the individual for the biometric-PIC, the account index code, and ...

...modem is again engaged to send the authorization information to the merchant.

When the merchant receives the authorization information, the merchant verifies that the price and product information are correct, and then forwards the transaction to the DPC using a secured communications channel using either the Internet or some other general purpose network. The connection to the DPC is secured using Public Key Encryption and a secret key exchange.

Upon receiving and decrypting a phone authorization, the DPC checks the phone number against the merchant code...

...s address to the response message and sends the response to the merchant.

The merchant receives the response from the DPC, copies the

Search Report from Ginger D. Roberts

mailing address, and forwards the message to the individual again via a brief session with the rapid-connect modem. When the transmission to the IPT is complete, a chime sounds, the modem disconnects, and the individual's...

...decrypted by the BIA) is displayed on the LCD screen. The merchant's sales rep confirms that the individual's mailing address is valid; if so, the call is terminated and the merchant in question.

Note that the communications link between the PPT and the merchant isn't secured, so a purchase authorization from...

22/3,K/22 (Item 21 from file: 349)  
DIALOG(R)File 349:PCT FULLTEXT  
(c) 2002 WIPO/Univentio. All rts. reserv.

00300267

DEVICE AND METHOD FOR IMPROVING THE SPEED AND RELIABILITY OF SECURITY TRADE SETTLEMENTS  
PROCEDE ET SYSTEME PERMETTANT D'AMELIORER LA VITESSE ET LA FIABILITE DE TRANSACTIONS OPEREES SUR LE MARCHE DES VALEURS

Patent Applicant/Assignee:

THOMSON FINANCIAL NETWORKS INC,

Inventor(s):

HAWKINS John G,  
PAUL Loni J,  
CARDWELL Phillip R,  
REEVES Peter T,  
DEAN Helen B,  
DOHERTY Daniel B V,  
FLAHERTY Paul J,

Patent and Priority Information (Country, Number, Date):

Patent: WO 9518418 A1 19950706

Application: WO 94US14558 19941228 (PCT/WO US9414558)

Priority Application: US 93174231 19931228

Designated States: AM AT AU BB BG BR BY CA CH CN CZ DE DK EE ES FI GB GE HU  
JP KE KG KP KR KZ LK LR LT LU LV MD MG MN MW NL NO NZ PL PT RO RU SD SE  
SI SK TJ TT UA UZ VN KE MW SD SZ AT BE CH DE DK ES FR GB GR IE IT LU MC  
NL PT SE BF BJ CF CG CI CM GA GN ML MR NE SN TD TG

Publication Language: English

Fulltext Word Count: 8693

Fulltext Availability:

Claims

Claim

... receiver uses the received broker list for directing information about trades.

26 A method for communicating security settlement information between an investor, a broker and a custodian, comprising the steps of...

...database according to broker identifiers;  
storing information about a plurality of investor accounts on a second database according to account identifiers;  
transmitting a broker identifier from a broker transmitter to a first database receiver;  
retrieving a broker delivery instruction from the first database with the received broker identifier;

Search Report from Ginger D. Roberts

transmitting the retrieved broker delivery instruction with a first database transmitter to an investor receiver ; transmitting the broker delivery instruction received by the investor with an investor transmitter to a custodian receiver ; transmitting an account identifier with the investor transmitter to a second database receiver ; retrieving account information from the second database with the received account identifier ;  
AMENDED SHEET (ARTICLE '019)  
transmitting the retrieved account information with a second database transmitter to a broker receiver ; generating a confirmation message according to the account information; and initiating exchange of the funds and securities in...

22/3,K/23 (Item 22 from file: 349)  
DIALOG(R)File 349:PCT FULLTEXT  
(c) 2002 WIPO/Univentio. All rts. reserv.

00235360 \*\*Image available\*\*  
ELECTRONIC IDENTIFICATION SYSTEM HAVING REMOTE AUTOMATIC RESPONSE CAPABILITY AND AUTOMATIC IDENTIFICATION METHOD THEREOF  
SYSTEME ELECTRONIQUE D'IDENTIFICATION A TELEREONSE AUTOMATIQUE, ET PROCEDE ASSOCIE

Patent Applicant/Assignee:

LEE Kwang Sil,

Inventor(s):

LEE Kwang Sil,

Patent and Priority Information (Country, Number, Date):

Patent: WO 9309621 A1 19930513

Application: WO 92KR56 19921031 (PCT/WO KR9200056)

Priority Application: KR 9119330 19911031; KR 9219930 19921028

Designated States: AT AU BB BG BR CA CH CS DE DK ES FI GB HU JP KP LK LU MG MN MW NL NO PL RO RU SD SE UA US AT BE CH DE DK ES FR GB GR IE IT LU MC

NL SE BF BJ CF CG CI CM GA GN ML MR SN TD TG

Publication Language: English

Fulltext Word Count: 14134

Fulltext Availability:

Detailed Description

Detailed Description

... of the user's account, to update the old balance with a new balance and transmit call signal CAS (XC + UADD + UPDATED BALANCE) via transmitting means 1010. Portable electronic apparatus 100 receives and acknowledges the call signal, and then stores the received updated balance. Then, portable electronic apparatus 100 transmits an identification signal for confirmation, which terminates the proarram. Automatic banking system 1000 receives the...

...At this time, in case of on-line connections, information pertaining to the user's account number, deposited amount and updated balance is transmitted to the host computer via 1/0 interface portion 1090. This information can be stored in filing 15 portion 1080 if not on...

?

Search Report from Ginger D. Roberts

?t23/3,k/all

23/3,K/1 (Item 1 from file: 348)  
DIALOG(R)File 348:EUROPEAN PATENTS  
(c) 2002 European Patent Office. All rts. reserv.

01302489

Credit card system and method  
Kreditkartensystem und -verfahren  
Systeme et methode pour cartes de credit  
PATENT ASSIGNEE:

Orbis Patents Limited, (2859610), 181 Howth Road, Dublin 3, (IE),  
(Applicant designated States: all)

INVENTOR:

Flitcroft, Daniel Ian, 70 Lower Albert Road, Sandycove, County Dublin,  
(IE)  
O'Donnell, Graham, 5 Lower Albert Road, Sandycove, Dun Laoghaire, County  
Dublin, (IE)

LEGAL REPRESENTATIVE:

O'Connor, Donal Henry (72401), c/o Cruickshank & Co., 1 Holles Street,  
Dublin 2, (IE)

PATENT (CC, No, Kind, Date): EP 1115095 A2 010711 (Basic)  
EP 1115095 A3 020320

APPLICATION (CC, No, Date): EP 2001201056 990325;

PRIORITY (CC, No, Date): IE 980223 980325; IE 980346 980507; IE 980458  
980615; US 92500 P 980713; US 98175 P 980826; US 99614 P 980909; US  
235836 990122

DESIGNATED STATES: AT; BE; CH; CY; DE; DK; ES; FI; FR; GB; GR; IE; IT; LI;  
LU; MC; NL; PT; SE

EXTENDED DESIGNATED STATES: AL; LT; LV; MK; RO; SI

RELATED PARENT NUMBER(S) - PN (AN):

EP 1029311 (EP 99912017)

INTERNATIONAL PATENT CLASS: G07F-007/10; G07F-019/00

ABSTRACT WORD COUNT: 102

NOTE:

Figure number on first page: 1

LANGUAGE (Publication,Procedural,Application): English; English; English  
FULLTEXT AVAILABILITY:

Available Text	Language	Update	Word Count
CLAIMS A	(English)	200128	912
SPEC A	(English)	200128	15282
Total word count - document A			16194
Total word count - document B			0
Total word count - documents A + B			16194

...SPECIFICATION for processing. An additional constraint is that they must  
be different from all other conventional account numbers and all  
other single use numbers during their lifetime of validity. These  
constraints are practical requirements to produce a commercially...  
existing credit/debit card holder, a new solely single use account holder  
or a bank account ). Additional single use numbers can be  
allocated for purchase on an individual basis. Each assigned single use  
number is...

23/3,K/2 (Item 2 from file: 348)  
DIALOG(R)File 348:EUROPEAN PATENTS  
(c) 2002 European Patent Office. All rts. reserv.

01136568

Transfer system, method, and recording medium therefor  
Übertragungssystem und -verfahren mit dazugehörigem Aufzeichnungsmedium

Search Report from Ginger D. Roberts

Systeme de transfert, methode et moyen d'enregistrement associe

PATENT ASSIGNEE:

THE SUMITOMO BANK, LIMITED, (1137590), 3-2, Marunouchi, 1-chome,  
Chiyoda-ku, Tokyo, (JP), (Applicant designated States: all)

INVENTOR:

Bando, Toshiro, c/o The Sumitomo Bank, Limited, 3-2 Marunouchi 1-chome,  
Chiyoda-ku, Tokyo, (JP)

LEGAL REPRESENTATIVE:

Brown, Kenneth Richard et al (28831), R.G.C. Jenkins & Co. 26 Caxton  
Street, London SW1H 0RJ, (GB)

PATENT (CC, No, Kind, Date): EP 992960 A2 000412 (Basic)

APPLICATION (CC, No, Date): EP 99306615 990820;

PRIORITY (CC, No, Date): JP 98284481 981006

DESIGNATED STATES: AT; BE; CH; CY; DE; DK; ES; FI; FR; GB; GR; IE; IT; LI;  
LU; MC; NL; PT; SE

EXTENDED DESIGNATED STATES: AL; LT; LV; MK; RO; SI

INTERNATIONAL PATENT CLASS: G07F-019/00; G06F-017/60

ABSTRACT WORD COUNT: 177

NOTE:

Figure number on first page: 3

LANGUAGE (Publication, Procedural, Application): English; English; English

FULLTEXT AVAILABILITY:

Available Text	Language	Update	Word Count
CLAIMS A	(English)	200015	1290
SPEC A	(English)	200015	4942
Total word count - document A			6232
Total word count - document B			0
Total word count - documents A + B			6232

...SPECIFICATION Fig. 13.

The read transfer information for each collective account is stored together with the **account number** of each specified **account** in a **temporary** file. Then, the process for updating a communications DB is performed according to the information...

23/3,K/3 (Item 3 from file: 348)

DIALOG(R)File 348:EUROPEAN PATENTS

(c) 2002 European Patent Office. All rts. reserv.

01094751

CREDIT CARD SYSTEM AND METHOD

KREDITKARTENSYSTEM UND VERFAHREN

SYSTEME ET PROCEDE DE CARTE DE CREDIT

PATENT ASSIGNEE:

Orbis Patents Limited, (2859610), 181 Howth Road, Dublin 3, (IE),  
(Proprietor designated states: all)

INVENTOR:

FLITCROFT, Daniel, Ian, 70 Lower Albert Road, Sandycove, County Dublin,  
(IE)

O'DONNELL, Graham, 5 Lower Albert Road, Sandycove, Dun Laoghaire, County  
Dublin, (IE)

LEGAL REPRESENTATIVE:

O'Connor, Donal Henry (72401), c/o Cruickshank & Co., 1 Holles Street,  
Dublin 2, (IE)

PATENT (CC, No, Kind, Date): EP 1029311 A1 000823 (Basic)  
EP 1029311 B1 010627  
WO 9949424 990930

APPLICATION (CC, No, Date): EP 99912017 990325; WO 99IE16 990325

PRIORITY (CC, No, Date): IE 980223 980325; IE 980346 980507; IE 980458  
980615; US 92500 P 980713; US 98175 P 980826; US 99614 P 980909; US  
235836 990122

Search Report from Ginger D. Roberts

DESIGNATED STATES: AT; BE; CH; CY; DE; DK; ES; FI; FR; GB; GR; IE; IT; LI;  
LU; MC; NL; PT; SE  
EXTENDED DESIGNATED STATES: AL; LT; LV; MK; RO; SI  
RELATED DIVISIONAL NUMBER(S) - PN (AN):  
(EP 2001201056)

INTERNATIONAL PATENT CLASS: G07F-007/08

NOTE:

No A-document published by EPO

LANGUAGE (Publication,Procedural,Application): English; English; English

FULLTEXT AVAILABILITY:

Available Text	Language	Update	Word Count
CLAIMS B	(English)	200126	2854
CLAIMS B	(German)	200126	2484
CLAIMS B	(French)	200126	3800
SPEC B	(English)	200126	15282
Total word count - document A			0
Total word count - document B			24420
Total word count - documents A + B			24420

...SPECIFICATION for processing. An additional constraint is that they must be different from all other conventional account numbers and all other single use numbers during their lifetime of validity. These constraints are practical requirements to produce a commercially... existing credit/debit card holder, a new solely single use account holder or a bank account ). Additional single use numbers can be allocated for purchase on an individual basis. Each assigned single use number is...

23/3,K/4 (Item 4 from file: 348)

DIALOG(R)File 348:EUROPEAN PATENTS

(c) 2002 European Patent Office. All rts. reserv.

00526711

Safe and machine incorporating the safe therein

Tresor und den Tresor enthaltende Anordnung

Coffre-fort et machine comprenant le coffre-fort

PATENT ASSIGNEE:

Oki Electric Industry Co., Ltd., (225692), 7-12, Toranomon 1-chome  
Minato-ku, Tokyo, (JP), (applicant designated states: DE;FR;GB)

INVENTOR:

Koshida, Yoshinori c/o Oki Electric Ind. Co., Ltd., 7-12, Toranomon  
1-chome, Minato-ku, Tokyo, (JP)

Aoki, Hideo, c/o Oki Electric Ind. Co., Ltd., 7-12, Toranomon 1-chome,  
Minato-ku, Tokyo, (JP)

Yuasa, Katunori, c/o Oki Electric Ind. Co., Ltd, 7-12, Toranomon 1-chome,  
Minato-ku, Tokyo, (JP)

Tominaga, Hiroyuki, c/o Oki Electric Ind. Co., Ltd, 7-12, Toranomon  
1-chome, Minato-ku, Tokyo, (JP)

Wako, Masashi, c/o Oki Electric Ind. Co., Ltd., 7-12, Toranomon 1-chome,  
Minato-ku, Tokyo, (JP)

Ohyama, Takeshi, c/o Oki Electric Ind. Co., Ltd., 7-12, Toranomon  
1-chome, Minato-ku, Tokyo, (JP)

Goto, Masao, c/o Oki Electric Ind. Co., Ltd., 7-12, Toranomon 1-chome,  
Minato-ku, Tokyo, (JP)

LEGAL REPRESENTATIVE:

Betten & Resch (101031), Reichenbachstrasse 19, 80469 Munchen, (DE)

PATENT (CC, No, Kind, Date): EP 540867 A2 930512 (Basic)  
EP 540867 A3 940713  
EP 540867 B1 970102

APPLICATION (CC, No, Date): EP 92115932 920917;

PRIORITY (CC, No, Date): JP 91239972 910919; JP 9228136 920214; JP 9265032  
920323; JP 9277906 920331; JP 91102394 911115; JP 91105602 911224; JP

Search Report from Ginger D. Roberts

9212085 920311

DESIGNATED STATES: DE; FR; GB

INTERNATIONAL PATENT CLASS: G07D-013/00; G07F-019/00;

ABSTRACT WORD COUNT: 262

LANGUAGE (Publication, Procedural, Application): English; English; English  
FULLTEXT AVAILABILITY:

Available Text	Language	Update	Word Count
CLAIMS A	(English)	EPABF1	3616
CLAIMS B	(English)	EPAB97	3273
CLAIMS B	(German)	EPAB97	3061
CLAIMS B	(French)	EPAB97	3558
SPEC A	(English)	EPABF1	24071
SPEC B	(English)	EPAB97	24055
Total word count - document A			27690
Total word count - document B			33947
Total word count - documents A + B			61637

...SPECIFICATION 0."

If this result of subtraction reaches "0," the safe control 33 reads from the temporary memory 35 the account number, transaction type, transaction amount, and the like, which pertain to this transaction, and transfers those...

...SPECIFICATION 0."

If this result of subtraction reaches "0," the safe control 33 reads from the temporary memory 35 the account number, transaction type, transaction amount, and the like, which pertain to this transaction, and transfers those...

23/3,K/5 (Item 1 from file: 349)

DIALOG(R) File 349:PCT FULLTEXT

(c) 2002 WIPO/Univentio. All rts. reserv.

00889288 \*\*Image available\*\*

MICROCHIP-ENABLED ONLINE TRANSACTION SYSTEM

SYSTEME DE TRANSACTION EN LIGNE AUTORISE PAR MICROCIRCUIT INTEGRE

Patent Applicant/Assignee:

AMERICAN EXPRESS TRAVEL RELATED SERVICES COMPANY INC, American Express Tower, World Financial Center, New York, NY 10285-4900, US, US (Residence), US (Nationality)

Inventor(s):

NAMBIAR Anant, 125 East 87th Street, Apartment 2A, New York, NY 10128, US

, STERN Geoffrey, 320 East 46th Street, New York, NY 10017, US,

Legal Representative:

SOBELMAN Howard I (agent), Snell & Wilmer, L.L.P., One Arizona Center, 400 East Van Buren, Phoenix, AZ 85004-2202, US,

Patent and Priority Information (Country, Number, Date):

Patent: WO 200223452 A1 20020321 (WO 0223452)

Application: WO 2001US29087 20010912 (PCT/WO US0129087)

Priority Application: US 2000232040 20000912

Designated States: AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CO CR CU CZ DE DK DM DZ EC EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PH PL PT RO RU SD SE SG SI SK SL TJ TM TT TZ UA UG UZ VN YU ZA ZW

(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE TR

(OA) BF BJ CF CG CI CM GA GN GQ GW ML MR NE SN TD TG

(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW

(EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: English

Filing Language: English

Search Report from Ginger D. Roberts

Fulltext Word Count: 9697

Fulltext Availability:  
Detailed Description

Detailed Description

... present invention may also be configured in an exemplary embodiment to utilize limited-use or temporary transaction account numbers that are associated with the user's primary transaction account, so that the user's...process, the host system 200 provides as payment to the merchant 100, the user's account number or, alternatively, a temporary transaction number associated with the users' account number (described below).

In an exemplary embodiment, after...

23/3,K/6 (Item 2 from file: 349)  
DIALOG(R)File 349:PCT FULLTEXT  
(c) 2002 WIPO/Univentio. All rts. reserv.

00877797

PROCEDURE FOR THE OPERATION OF A SYSTEM WORKING WITH THE USE OF PAY DATA CARRIERS, AND A SYSTEM FOR THIS PURPOSE  
PROCEDE D'EXPLOITATION D'UN SYSTEME FONCTIONNANT AU MOYEN DE SUPPORTS DE DONNEES DE PAIEMENT, ET SYSTEME RELATIF A CETTE EXPLOITATION

Patent Applicant/Inventor:

LAJTNER Tamas, Gyali ut 15/d, H-1097 Budapest, HU, HU (Residence), HU  
(Nationality)

Patent and Priority Information (Country, Number, Date):

Patent: WO 200211080 A1 20020207 (WO 0211080)

Application: WO 2001HU84 20010726 (PCT/WO HU0100084)

Priority Application: HU 20002950 20000727

Designated States: AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CO CR CU  
CZ DE DK DM DZ EC EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP  
KR KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD  
SE SG SI SK SL TJ TM TR TT TZ UA UG US UZ VN YU ZA ZW  
(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE TR  
(OA) BF BJ CF CI CM GA GN GQ GW ML MR NE SN TD TG  
(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW  
(EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: English

Filing Language: English

Fulltext Word Count: 6419

Fulltext Availability:  
Detailed Description

Detailed Description

... g. supplementary code, time of activation, etc.) which will henceforward be the buyer's virtual account number .

The single use account number may, however, also be created in such a way that the appropriate element(s) of the single - use account number string selected according to an appropriate algorithm and recorded on the given financial data carrier...

...may be more practical to use the expression single use card number in place of single use account number , because in the present system the sellers ask for card numbers from the buyers on...

...also useful for the sellers taking part in the transaction..

Search Report from Ginger D. Roberts

This has been about a **single use account number** up till now, at such a time this number is placed in the archive with...payments are not lost by the buyer.

A significant difference, however, is existence of the **single use account -kard number** and the **real account number** behind the bankcard, which are not the same and due to this the system encompasses

...

23/3,K/7 (Item 3 from file: 349)

DIALOG(R)File 349:PCT FULLTEXT  
(c) 2002 WIPO/Univentio. All rts. reserv.

00861956 \*\*Image available\*\*

METHOD AND APPARATUS FOR PERMITTING A MOBILE STATION TO OPERATE IN A VISITED NETWORK  
PROCEDE ET DISPOSITIF POUR PERMETTRE A UNE STATION MOBILE DE FONCTIONNER DANS UN RESEAU VISITE

Patent Applicant/Assignee:

CELLULAR ROAMING ALLIANCE PTY LTD, Level 2, 520 Collins Street, Melbourne, Victoria 3000, AU, AU (Residence), AU (Nationality), (For all designated states except: US)

Patent Applicant/Inventor:

KOWARSCH Benjamin, 4-16-7 Jingumae, Shibuya-Ku, Tokyo 150, JP, JP (Residence), DE (Nationality), (Designated only for: US)

Legal Representative:

GRIFFITH HACK (agent), 509 St Kilda Road, Melbourne, Victoria 3004, AU,

Patent and Priority Information (Country, Number, Date):

Patent: WO 200195655 A1 20011213 (WO 0195655)

Application: WO 2001AU672 20010606 (PCT/WO AU0100672)

Priority Application: AU 20008094 20000609; AU 20009701 20000828

Designated States: AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CO CR CU CZ DE DK DM DZ EC EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM TR TT TZ UA UG US UZ VN YU ZA ZW  
(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE TR  
(OA) BF BJ CF CI CM GA GN GW ML MR NE SN TD TG  
(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW  
(EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: English

Filing Language: English

Fulltext Word Count: 20997

Fulltext Availability:

Detailed Description

Detailed Description

... revenue for terminating incoming calls (inverted exclamation mark)t may make the termination of a temporary account dependent on the number of incoming calls received. by the MS, In this case, the userls account would not...

23/3,K/8 (Item 4 from file: 349)

DIALOG(R)File 349:PCT FULLTEXT  
(c) 2002 WIPO/Univentio. All rts. reserv.

00859379 \*\*Image available\*\*

METHODS AND SYSTEMS FOR NETWORK BASED ELECTRONIC PURCHASING SYSTEM  
PROCEDES ET SYSTEMES POUR SYSTEME D'ACHAT ELECTRONIQUE VIA UN RESEAU

Search Report from Ginger D. Roberts

Patent Applicant/Assignee:

INTERCHECKS LLC, 3 University Plaza #17, Hackensack, NJ 07601, US, US  
(Residence), US (Nationality)

Inventor(s):

BORECKI Dennis C, 8 Sunderland, Denville, NJ 07834, US,  
CHEVLIN Robert L, 134 Bayberry Lane, New Rochelle, NY 10804, US,  
VAN DER MEER Peter N R, 220, East 31st Street, New York, NY 10016, US,

Legal Representative:

BEULICK John S (et al) (agent), Armstrong Teasdale LLP, Suite 2600, One  
Metropolitan Square, St. Louis, MO 63102, US,

Patent and Priority Information (Country, Number, Date):

Patent: WO 200192989 A2-A3 20011206 (WO 0192989)

Application: WO 2001US17299 20010525 (PCT/WO US0117299)

Priority Application: US 2000207693 20000526

Designated States: AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CO CR CU  
CZ DE DK DM DZ EC EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP  
KR KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD  
SE SG SI SK SL TJ TM TR TT TZ UA UG UZ VN YU ZA ZW  
(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE TR  
(OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG  
(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW  
(EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: English

Filing Language: English

Fulltext Word Count: 7254

Fulltext Availability:

Detailed Description

Claims

Detailed Description

... module 24, a user ID / password security module 26, a digital checkbook module 28, a temporary card numbers module 30, an account crossreferencing module 32 and an on-inibus accounting module 34. Further included within central computer...cross referencing module 32 is a temporary card number used for making the purchases. The temporary account number is generated based on information within card number database 190 and customer history database 192...

Claim

... of a transaction amount limit and a time limit for a purchasing session using the account ; receiving temporary card numbers and expiration dates for the numbers that are assigned to the account; and using the...and account balances from a customer database; link the temporary card numbers received from said temporary card number module to user accounts ; and activate the card numbers.

25 A system according to Claim 24 wherein to activate...

23/3,K/9 (Item 5 from file: 349)

DIALOG(R)File 349:PCT FULLTEXT

(c) 2002 WIPO/Univentio. All rts. reserv.

00853826

BUSINESS-TO-EMPLOYEE INTERACTIVE REWARD AND REDEMPTION SYSTEM AND METHOD  
SYSTEME ET PROCEDE DE GRATIFICATION ET DE REMUNERATION INTERACTIF  
ENTREPRISE-A-EMPLOYE

Patent Applicant/Assignee:

CARLSON MARKETING GROUP INC, 12755 State Highway 55, Plymouth, MN 55441,

Search Report from Ginger D. Roberts

US, US (Residence), US (Nationality), (For all designated states except: US)

Patent Applicant/Inventor:

FREDREGILL Willard R, 16729 Indigo Road, Lakeville, MN 55044, US, US (Residence), US (Nationality), (Designated only for: US)

SCHRUM Harold E, 7001 Derby Drive, Chanhassen, MN 55317, US, US (Residence), US (Nationality), (Designated only for: US)

KELLER Robert, 5024 Clearspring Road, Minnetonka, MN 55345, US, US (Residence), US (Nationality), (Designated only for: US)

JOHNSON Barbara A, 4081 - 43rd Street, S.E., Delano, MN 55328, US, US (Residence), US (Nationality), (Designated only for: US)

KNUTH Edward, 18105 - 30th Ave., Plymouth, MN 55447, US, US (Residence), US (Nationality), (Designated only for: US)

Legal Representative:

BRUESS Steven C (agent), Merchant & Gould P.C., P.O. Box 2903, Minneapolis, MN 55402-0903, US,

Patent and Priority Information (Country, Number, Date):

Patent: WO 200186545 A2 20011115 (WO 0186545)

Application: WO 2001US14311 20010503 (PCT/WO US0114311)

Priority Application: US 2000568384 20000510

Designated States: AE AG AL AM AT AT (utility model) AU AZ BA BB BG BR BY BZ CA CH CN CO CR CU CZ CZ (utility model) DE DE (utility model) DK DK (utility model) DM DZ EE EE (utility model) ES FI FI (utility model) GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MZ NO NZ PL PT RO RU SD SE SG SI SK SK (utility model) SL TJ TM TR TT TZ UA UG US UZ VN YU ZA ZW  
(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE TR  
(OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG  
(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW  
(EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: English

Filing Language: English

Fulltext Word Count: 26659

Fulltext Availability:

Detailed Description

Detailed Description

... the point-of-sale device 12 may save the customer's current accumulated point balance and account number in temporary data storage within the point-of-sale device 12 pending entry of a redeemable item...

23/3, K/10 (Item 6 from file: 349)

DIALOG(R)File 349:PCT FULLTEXT

(c) 2002 WIPO/Univentio. All rts. reserv.

00851775 \*\*Image available\*\*

ADVANCED ASSET MANAGEMENT SYSTEMS

SYSTEMES DE GESTION D'AVOIRS PERFECTIONNES

Patent Applicant/Assignee:

VIRTUAL ASSETS INCORPORATED, 10387 Eclipse Way, Columbia, MD 21044, US, US (Residence), US (Nationality), (For all designated states except: US)

Patent Applicant/Inventor:

ZAMBRZYCKI John V, 1123 King Street, Redwood City, CA 94061, US, US (Residence), US (Nationality), (Designated only for: US)

JACKSON Christopher K, 10387 Eclipse Way, Columbia, MD 21044, US, US (Residence), US (Nationality), (Designated only for: US)

CHOIE Carolyn H, 1123 King Street, Redwood City, CA 94061, US, US (Residence), NZ (Nationality), (Designated only for: US)

LAYMAN Kevin W, 1123 King Street, Redwood City, CA 94061, US, US (Residence), US (Nationality), (Designated only for: US)

NEWMAN Edward J Jr, 1919 Prairie Square, Apt. 116, Schaumburg, IL 60173,

Search Report from Ginger D. Roberts

US, US (Residence), US (Nationality), (Designated only for: US)  
RICHARDSON David E Jr, 1123 King Street, Redwood City, CA 94061, US, US  
(Residence), US (Nationality), (Designated only for: US)

Legal Representative:

PRIDDY Robert (et al) (agent), Hall, Priddy, Myers & Vande Sande, 10220  
River Road, Suite 200, Potomac, MD 20854, US,

Patent and Priority Information (Country, Number, Date):

Patent: WO 200184906 A2 20011115 (WO 0184906)

Application: WO 2001US15283 20010511 (PCT/WO US0115283)

Priority Application: US 2000569023 20000511

Designated States: AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CO CR CU  
CZ DE DK DM DZ EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR  
KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD SE  
SG SI SK SL TJ TM TR TT TZ UA UG US UZ VN YU ZA ZW  
(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE TR  
(OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG  
(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW  
(EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: English

Filing Language: English

Fulltext Word Count: 124618

Fulltext Availability:

Detailed Description

Detailed Description

... a right to control said domain(s). In another form of this embodiment,  
each sub- account of an account is assigned to one or more domains, or  
to a particular domain...

23/3,K/11 (Item 7 from file: 349)

DIALOG(R)File 349:PCT FULLTEXT

(c) 2002 WIPO/Univentio. All rts. reserv.

00828054 \*\*Image available\*\*

COMPUTER IMPLEMENTED METHOD AND SYSTEM FOR ON-LINE REDEMPTION OF COUPONS  
PROCEDE ET SYSTEME MIS EN OEUVRE SUR ORDINATEUR POUR LA REMONTEE EN LIGNE  
DE COUPONS

Patent Applicant/Assignee:

CARLSON MARKETING GROUP INC, 1405 Zenium Lane North, Plymouth, MN  
55441-8249, US, US (Residence), US (Nationality)

Inventor(s):

FREDREGILL Willard R, 16729 Indigo Road, Lakeville, MN 55044, US,  
SCHRUM Harold E, 7001 Derby Drive, Chanhassen, MN 55317, US,

Legal Representative:

BRUESS Steven C (agent), Merchant & Gould P.C., P.O. Box 2903,  
Minneapolis, MN 55402-0903, US,

Patent and Priority Information (Country, Number, Date):

Patent: WO 200161597 A2 20010823 (WO 0161597)

Application: WO 2001US4529 20010213 (PCT/WO US0104529)

Priority Application: US 2000507247 20000218

Designated States: AE AG AL AM AT AT (utility model) AU AZ BA BB BG BR BY  
BZ CA CH CN CR CU CZ CZ (utility model) DE DE (utility model) DK DK  
(utility model) DM DZ EE EE (utility model) ES FI FI (utility model) GB  
GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MA  
MD MG MK MN MW MZ NO NZ PL PT RO RU SD SE SG SI SK SK (utility model)  
SL TJ TM TR TT TZ UA UG UZ VN YU ZA ZW  
(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE TR  
(OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG  
(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW  
(EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: English

Search Report from Ginger D. Roberts

Filing Language: English  
Fulltext Word Count: 16967

Fulltext Availability:  
Detailed Description

Detailed Description

... point-of-sale device 12 may save the customer's current accumulated point balance and account number in temporary data storage within the point-of-sale device

23/3,K/12 (Item 8 from file: 349)

DIALOG(R)File 349:PCT FULLTEXT  
(c) 2002 WIPO/Univentio. All rts. reserv.

00826124 \*\*Image available\*\*

PARTICIPANT CONTROLLED MUTUAL FUND  
FONDS COMMUN DE PLACEMENT GERE PAR SES ACTIONNAIRES

Patent Applicant/Assignee:

IPS ADVISORY INC, 1225 Weisgarber Road, Suite S-380, Knoxville, TN 37909,  
US, US (Residence), US (Nationality)

Inventor(s):

D'AMICO Gregory A, 8906 Legends Lake Lane, Knoxville, TN 37922, US,  
LOEST Robert A, 124 S. Gay Street, Knoxville, TN 37902, US,

Legal Representative:

PRATT John S (et al) (agent), Kilpatrick Stockton LLP, 1100 Peachtree  
Street, Suite 2800, Atlanta, GA 30309-4530, US,

Patent and Priority Information (Country, Number, Date):

Patent: WO 200159665 A1 20010816 (WO 0159665)

Application: WO 2001US4196 20010209 (PCT/WO US0104196)

Priority Application: US 2000181580 20000210; US 2000221255 20000727

Designated States: AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CR CU CZ  
DE DK DM DZ EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ  
LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD SE SG  
SI SK SL TJ TM TR TT TZ UA UG UZ VN YU ZA ZW  
(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE TR  
(OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG  
(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW  
(EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: English

Filing Language: English

Fulltext Word Count: 8841

Fulltext Availability:  
Detailed Description

Detailed Description

... After IPS is able to establish an account, the new account holder is given an account number and a temporary password, preferably by electronic mail, which enables the new account holder to access the system...

23/3,K/13 (Item 9 from file: 349)

DIALOG(R)File 349:PCT FULLTEXT  
(c) 2002 WIPO/Univentio. All rts. reserv.

00826020 \*\*Image available\*\*

SYSTEM AND METHOD FOR PROVIDING SERVICES TO A REMOTE USER THROUGH A NETWORK  
SYSTEME ET PROCEDE PERMETTANT DE FOURNIR DES SERVICES A UN UTILISATEUR  
ELOIGNE VIA UN RESEAU

Patent Applicant/Assignee:

Search Report from Ginger D. Roberts

PNC GLOBAL INC, La Cite du Multimedia, Suite 404, 80 Queen, Montreal,  
Quebec H3C 2N5, CA, CA (Residence), CA (Nationality)

Inventor(s):

BOUDREAU Jean-Pierre, 178 Normand, St-Eustache, Quebec J7P 1N1, CA,  
FORTIN Alain, 3429 St-Andre, #2, Montreal Quebec H2, L 3V4, CA,  
DUVAL Philippe, 4356 Berri, Montreal, Quebec H2J 2R1, CA,  
TYERS Michel, 126 Berne, Kirkland, Quebec H9J 2W9, CA,

Legal Representative:

ROBIC (agent), 55 St-Jacques, Montreal, Quebec H2Y 3X2, CA,

Patent and Priority Information (Country, Number, Date):

Patent: WO 200159547 A2-A3 20010816 (WO 0159547)

Application: WO 2001CA185 20010214 (PCT/WO CA0100185)

Priority Application: CA 2298379 20000214

Designated States: AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CR CU CZ  
DE DK DM DZ EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ  
LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD SE SG  
SI SK SL TJ TM TR TT TZ UA UG UZ VN YU ZA ZW  
(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE TR  
(OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG  
(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW  
(EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: English

Filing Language: English

Fulltext Word Count: 3652

Fulltext Availability:

Detailed Description

Claims

Detailed Description

... identified, a temporary and random credit number is provided linked to the user's credit account . The temporary credit number is valid for a single transaction. The user then simply enters this temporary number instead...

Claim

... transactions comprises:

- i) means for providing a temporary credit number linked to a user credit account , said temporary credit number being valid for a single transaction;  
and
- ii) means for transmitting said temporary credit number...

...B comprises substeps of: i) providing a temporary credit number linked to a user credit account , said temporary credit number being valid for a single transaction; and  
ii) transmitting said temporary credit number to the...

23/3,K/14 (Item 10 from file: 349)

DIALOG(R)File 349:PCT FULLTEXT

(c) 2002 WIPO/Univentio. All rts. reserv.

00817667

AUTOMATIC PERSONALIZED MEDIA CREATION SYSTEM

SYSTEME DE CREATION DE MEDIA PERSONNALISE AUTOMATIQUE

Patent Applicant/Assignee:

AMOVA COM, 957 Industrial Road, San Carlos, CA 94070, US, US (Residence),  
US (Nationality), (For all designated states except: US)

Patent Applicant/Inventor:

DAVIS Marc E, 26 Eagle Street, San Francisco, CA 94114, US, US

(Residence), US (Nationality), (Designated only for: US)

WILLIAMS Brian F, 1185 Rosewood Avenue, San Carlos, CA 94070, US, US

Search Report from Ginger D. Roberts

(Residence), US (Nationality), (Designated only for: US)

Legal Representative:

GLENN Michael (et al) (agent), Glenn Patent Group, Suite L., 3475 Edison Way, Menlo Park, CA 94025, US,

Patent and Priority Information (Country, Number, Date):

Patent: WO 200150416 A2 20010712 (WO 0150416)

Application: WO 2001US106 20010103 (PCT/WO US0100106)

Priority Application: US 2000174214 20000103

Designated States: AE AL AM AT AU AZ BA BB BG BR BY CA CH CN CR CU CZ DE DK DM EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM TR TT TZ UA UG US UZ VN YU ZA ZW  
(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE TR  
(OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG  
(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW  
(EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: English

Filing Language: English

Fulltext Word Count: 19130

Fulltext Availability:

Detailed Description

Claims

Detailed Description

... users are

allowed, the server has two options. Either the user can be assigned a temporary ID and user account , or the server can forward the user to a registration page, requiring him or her...

Claim

... claim 98, wherein said authentication step, if anonymous or unspecified recipients are allowed, assigns a temporary ID and user account to said recipient or forwards said recipient to a registration page, requiring him or her...1 , wherein said authentication module, if 0 anonymous or unspecified recipients are allowed, assigns a temporary ID and user account to said recipient or forwards said recipient to a registration page, requiring him or her...

23/3,K/15 (Item 11 from file: 349)

DIALOG(R)File 349:PCT FULLTEXT

(c) 2002 WIPO/Univentio. All rts. reserv.

00817163 \*\*Image available\*\*

METHOD AND APPARATUS FACILITATING THE PLACING, RECEIVING, AND BILLING OF TELEPHONE CALLS

METHODE ET DISPOSITIF FACILITANT L'ACCES AU RESEAU AINSI QUE LA RECEPTION ET LA FACTURATION D'APPELS TELEPHONIQUES

Patent Applicant/Inventor:

WEINSTEIN Lee, 35 Fairmont Street #3, Arlington, MA 02474, US, US  
(Residence), US (Nationality)

BROWN Scott, P.O. Box 2750, Wimberly, TX 78676, US, US (Residence), US  
(Nationality)

Legal Representative:

WEINSTEIN Lee (commercial rep.), 35 Fairmont Street #3, Arlington, MA 02474, US,

Patent and Priority Information (Country, Number, Date):

Patent: WO 200150729 A1 20010712 (WO 0150729)

Application: WO 2001US142 20010102 (PCT/WO US0100142)

Priority Application: US 99173923 19991230

Designated States: CA JP

Search Report from Ginger D. Roberts

(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE TR  
Publication Language: English  
Filing Language: English  
Fulltext Word Count: 18802

Fulltext Availability:

Detailed Description

Detailed Description

... account yet, Mary clicks No-Account-Yet button 603, and the system automatically generates a **temporary account number** for John and fills it in in Member-Number field 601 (at which point Member...203, and the schedule of times John is allowed to call her, along with a **temporary account number** for John to use to contact Mary for the first time, and instructions on how...

23/3,K/16 (Item 12 from file: 349)

DIALOG(R)File 349:PCT FULLTEXT  
(c) 2002 WIPO/Univentio. All rts. reserv.

00810335 \*\*Image available\*\*

COMBINED IN-STORE AND ON-LINE INTERACTIVE REWARD REDEMPTION SYSTEM AND METHOD  
SYSTEME COMBINE DE RACHAT ET DE RETRIBUTION INTERACTIFS MEMORISES ET EN LIGNE, ET PROCEDE Y RELATIF

Patent Applicant/Assignee:

CARLSON MARKETING GROUP INC, 1405 Zenium Lane North, Plymouth, MN 55441-8249, US, US (Residence), US (Nationality)

Inventor(s):

FREDREGILL Willard R, 16729 Indigo Road, Lakeville, MN 55044, US, SCHRUM Harold E, 7001 Derby Drive, Chanhassen, MN 55317, US,

Legal Representative:

DAIGNAULT Ronald A (agent), Merchant & Gould P.C., P.O. Box 2903, Minneapolis, MN 55402-0903, US,

Patent and Priority Information (Country, Number, Date):

Patent: WO 200143034 A2-A3 20010614 (WO 0143034)

Application: WO 2000US33525 20001208 (PCT/WO US0033525)

Priority Application: US 99457845 19991209

Designated States: AE AG AL AM AT AT (utility model) AU AZ BA BB BG BR BY BZ CA CH CN CR CU CZ CZ (utility model) DE DE (utility model) DK DK (utility model) DM DZ EE EE (utility model) ES FI FI (utility model) GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MZ NO NZ PL PT RO RU SD SE SG SI SK SK (utility model) SL TJ TM TR TT TZ UA UG UZ VN YU ZA ZW

(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE TR

(OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG

(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW

(EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: English

Filing Language: English

Fulltext Word Count: 16876

Fulltext Availability:

Detailed Description

Detailed Description

... point-of-sale device 12 may save the customer's current accumulated point balance and **account number** in **temporary** data storage within the point-of-sale device 12 pending entry of a redeemable item...

Search Report from Ginger D. Roberts

23/3,K/17 (Item 13 from file: 349)  
DIALOG(R)File 349:PCT FULLTEXT  
(c) 2002 WIPO/Univentio. All rts. reserv.

00807447 \*\*Image available\*\*

METHOD AND SYSTEM FOR POINT OF TRANSACTION CREDIT CARD ACCESS VALIDATION  
PROCEDE ET SYSTEME POUR POINT DE TRANSACTION DE VALIDATION D'ACCES DE CARTE  
DE CREDIT

Patent Applicant/Assignee:

ANDROPOLIS MILLENNIUM SYSTEMS INTERNATIONAL, 22840 Scenic Loop Road, San  
Antonio, TX 78255, US, US (Residence), US (Nationality)

Inventor(s):

GORCZYCA Tim, 22840 Scenic Loop Road, San Antonio, TX 78255, US,

Legal Representative:

KAMMER Mark A (agent), Cox & Smith Incorporated, 112 East Pecan Street,  
Suite 1800, San Antonio, TX 78205, US,

Patent and Priority Information (Country, Number, Date):

Patent: WO 200141026 A1 20010607 (WO 0141026)

Application: WO 2000US32860 20001204 (PCT/WO US0032860)

Priority Application: US 99454461 19991203

Designated States: AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CR CU CZ  
DE DK DM DZ EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ  
LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD SE SG  
SI SK SL TJ TM TR TT TZ UA UG UZ VN YU ZA ZW  
(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE TR  
(OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG  
(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW  
(EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: English

Filing Language: English

Fulltext Word Count: 7485

Fulltext Availability:

Detailed Description

Detailed Description

... geometries can easily incorporate the  
17 appropriate permanent magnetic data field associated with the  
18 account number and the temporary or rewritable magnetic data  
19 fields associated with the PIN code, the vendor code, and...

23/3,K/18 (Item 14 from file: 349)

DIALOG(R)File 349:PCT FULLTEXT  
(c) 2002 WIPO/Univentio. All rts. reserv.

00803662 \*\*Image available\*\*

ANONYMOUS DEBIT ACCOUNT SYSTEM AND METHOD  
SYSTEME ET PROCEDE DE DEBIT DE COMPTE ANONYME

Patent Applicant/Inventor:

HACKENBRUCH Hans-Peter, Commerce S/A, 12, rue du Quai, Port au Prince,  
Haiti (W.I.), HT, HT (Residence), DE (Nationality)

Legal Representative:

LEONHARD Reimund (agent), Leonhard, Olgemoller, Fricke, Postfach 100957,  
D-80083 Munchen, DE,

Patent and Priority Information (Country, Number, Date):

Patent: WO 200137228 A1 20010525 (WO 0137228)

Application: WO 2000IB1838 20001113 (PCT/WO IB0001838)

Priority Application: US 99441482 19991117

Designated States: AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CR CU CZ  
DE DK DM DZ EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ  
LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD SE SG  
SI SK SL TJ TM TR TT TZ UA UG UZ VN YU ZA ZW

Search Report from Ginger D. Roberts

(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE TR  
(OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG  
(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW  
(EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: English

Filing Language: English

Fulltext Word Count: 6398

Fulltext Availability:

Detailed Description

Claims

Detailed Description

... fully protecting the purchasers identity. The system includes three main functional components: a plurality of **single use current account identifiers** (i.e., debit card numbers), a host computer with an associated account inquiry processor, and...of the transaction. Pre-paid debit account system and method 2 includes a plurality of **single use current account 15 identifiers** 10, a host computer 12, a plurality of on-site activation/authorization terminals, including physical...

Claim

... located remote from the point-of-sale location; at least one debit card having a **single use current account identifier** temporarily associated with a particular pre-paid debit account from the plurality of reusable pre...

...remote from the point-of-sale location; providing at least one debit card having a **single use current account identifier** temporarily associated with a particular pre-paid debit account from the plurality of reusable pre...

23/3,K/19 (Item 15 from file: 349)

DIALOG(R)File 349:PCT FULLTEXT

(c) 2002 WIPO/Univentio. All rts. reserv.

00788853 \*\*Image available\*\*

A METHOD FOR THE SECURE TRANSFER OF PAYMENTS  
PROCEDE DE TRANSFERT DE PAIEMENTS SECURISE

Patent Applicant/Assignee:

TRINTECH LIMITED, South County Business Park, Leopardstown, Dublin 18, IE  
, IE (Residence), IE (Nationality), (For all designated states except:  
US)

Patent Applicant/Inventor:

HAMILTON Christopher John, 1724 Ben Crenshaw, Austin Way, TX 78746, US,  
US (Residence), US (Nationality), (Designated only for: US)

WELLS Lisa Kay, 4903 Whispering Valley Drive, Austin, TX 78727, US, US  
(Residence), US (Nationality), (Designated only for: US)

BRAHMBHATT Bhagwat, 45177 Cougar Circle, Fremont, CA 94539, US, US  
(Residence), US (Nationality), (Designated only for: US)

Legal Representative:

O'CONNOR Donal H (et al) (agent), Cruickshank & Co., 1 Holles Street,  
Dublin 2, IE,

Patent and Priority Information (Country, Number, Date):

Patent: WO 200122374 A1 20010329 (WO 0122374)

Application: WO 2000IE101 20000907 (PCT/WO IE0000101)

Priority Application: EP 99650088 19990922; US 2000200672 20000428; US  
2000567975 20000510

Designated States: AE AL AM AT AU AZ BA BB BG BR BY CA CH CN CR CU CZ DE DE

Search Report from Ginger D. Roberts

(utility model) DK DK (utility model) DM EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM TR TT TZ UA UG US UZ VN YU ZA ZW  
(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE  
(OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG  
(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW  
(EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: English

Filing Language: English

Fulltext Word Count: 17440

Fulltext Availability:

Claims

Claim

... disputes, as there will be two payment numbers associated with the transaction, namely the permanent account number and the temporary transaction number. Finally, this invention does not work seamlessly with merchants who offer 'one-click...'.

23/3,K/20 (Item 16 from file: 349)

DIALOG(R)File 349:PCT FULLTEXT

(c) 2002 WIPO/Univentio. All rts. reserv.

00777979 \*\*Image available\*\*

INTERNET TRADE ENHANCING PURCHASER'S SECURITY  
SECURITE D'ACHAT ACCRUE POUR TRANSACTIONS SUR L'INTERNET

Patent Applicant/Inventor:

PARK Chul, 701 Hanyang Apt., 396, kukal li, kiheung up, yongin city,  
Kyungki do 449-900, KR, KR (Residence), KR (Nationality)

Patent and Priority Information (Country, Number, Date):

Patent: WO 200111513 A1 20010215 (WO 0111513)

Application: WO 2000KR872 20000808 (PCT/WO KR0000872)

Priority Application: KR 9932837 19990810; KR 200043903 20000728

Designated States: AE AT AU BR BY CA CH CN DE DK EE ES FI GB ID IN IS JP LT  
LU MK MX NO NZ PL PT RO RU TR UA US UZ YU

(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE

Publication Language: English

Filing Language: Korean

Fulltext Word Count: 4591

Fulltext Availability:

Detailed Description

Detailed Description

... s temporary

identification number and online internet address of seller's host computer.

Purchaser's temporary identification number is the specific account number for the purchaser which composes with character or number.

The purchaser's temporary identification number...s temporary identification number and internet address of seller's host computer.

The purchaser's temporary identification number is the specific account number for the purchaser which is composed with characters or numbers.

The purchaser's temporary identification...

Search Report from Ginger D. Roberts

23/3,K/21 (Item 17 from file: 349)

DIALOG(R)File 349:PCT FULLTEXT  
(c) 2002 WIPO/Univentio. All rts. reserv.

00750468 \*\*Image available\*\*

**IMPROVED SYSTEM AND METHOD FOR ANONYMOUS TRANSACTIONS**  
**SYSTEME ET PROCEDES AMELIORES DE REALISATION DE TRANSACTIONS ANONYMES**

Patent Applicant/Inventor:

BARTON Peter R, 1 Pond Road, Englewood, CO 80110, US, US (Residence), US  
(Nationality)

Legal Representative:

WARBURG Richard J (agent), 12390 El Camino Real, San Diego, CA 92130-2081  
, US,

Patent and Priority Information (Country, Number, Date):

Patent: WO 200063855 A1 20001026 (WO 0063855)

Application: WO 2000US10678 20000419 (PCT/WO US0010678)

Priority Application: US 99294270 19990419; US 99323437 19990601; US  
99326298 19990604; US 99165546 19991115; US 99165547 19991115; US  
99474378 19991229; US 99474110 19991229

Designated States: AE AG AL AM AT AU AZ BA BB BG BR BY CA CH CN CR CU CZ DE  
DK DM DZ EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC  
LK LR LS LT LU LV MA MD MG MK MN MW NO NZ PL PT RO RU SD SE SG SI SK  
SL TJ TM TR TT TZ UA UG UZ VN YU ZA ZW  
(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE  
(OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG  
(AP) GH GM KE LS MW SD SL SZ TZ UG ZW  
(EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: English

Filing Language: English

Fulltext Word Count: 26063

Fulltext Availability:

Claims

Claim

... A/Cs for Collection

s re recte

Documents with alias Address

FIGURE 12

BUNKER DATABASE

Temporary Database

Document Tracking Number

Is New Account Flag

Alias Name

Matching Database Alias Address

Primary Account Number

Primary Account Numbe

Real Name...

23/3,K/22 (Item 18 from file: 349)

DIALOG(R)File 349:PCT FULLTEXT  
(c) 2002 WIPO/Univentio. All rts. reserv.

00736248 \*\*Image available\*\*

**CREDIT CARD SYSTEM AND METHOD**  
**SYSTEME ET PROCEDE DE CARTE DE CREDIT**

Patent Applicant/Assignee:

ORBIS PATENTS LIMITED, 181 Howth Road, Dublin 3, IE, IE (Residence), IE  
(Nationality), (For all designated states except: US)

Patent Applicant/Inventor:

Search Report from Ginger D. Roberts

FLITCROFT Daniel Ian, 70 Lower Albert Road, Sandycove, County Dublin, IE,  
IE (Residence), GB (Nationality), (Designated only for: US)  
O'DONNELL Graham, 5 Lower Albert Road, Sandycove, Dun Laoghaire, County  
Dublin, IE, IE (Residence), IE (Nationality), (Designated only for: US)

Legal Representative:

O'CONNOR Donal H, Cruickshank & Co., 1 Holles Street, Dublin 2, IE

Patent and Priority Information (Country, Number, Date):

Patent: WO 200049586 A1 20000824 (WO 0049586)

Application: WO 2000IE25 20000218 (PCT/WO IE0000025)

Priority Application: US 99120747 19990218; US 99129033 19990413; US  
99134027 19990513; US 99144875 19990720; US 99147153 19990804

Designated States: AE AL AM AT AU AZ BA BB BG BR BY CA CH CN CR CU CZ DE DE  
(utility model) DK DK (utility model) DM EE ES FI GB GD GE GH GM HR HU ID  
IL IN IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX NO  
NZ PL PT RO RU SD SE SG SI SK SL TJ TM TR TT TZ UA UG US UZ VN YU ZA ZW  
(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE  
(OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG  
(AP) GH GM KE LS MW SD SL SZ TZ UG ZW  
(EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: English

Filing Language: English

Fulltext Word Count: 25398

Fulltext Availability:

Detailed Description

Detailed Description

... for processing. An additional constraint is that they must be different from all other conventional account numbers and all other single use numbers during their lifetime of validity. These constraints are practical requirements to produce a commercially... existing credit/debit card holder, a new solely single use account holder or a bank account ). Additional single use numbers can be allocated for purchase on an individual basis. Each assigned single use number is...

23/3,K/23 (Item 19 from file: 349)  
DIALOG(R)File 349:PCT FULLTEXT  
(c) 2002 WIPO/Univentio. All rts. reserv.

00576354 \*\*Image available\*\*

METHOD AND APPARATUS FOR PROVIDING CROSS BENEFITS AND PENALTIES  
PROCEDE ET DISPOSITIF SERVANT A PRODUIRE DES AVANTAGES ET DES PENALITES  
CROISES

Patent Applicant/Assignee:

WALKER DIGITAL LLC, Five High Ridge Park, Stamford, CT 06905-1326, US, US  
(Residence), US (Nationality), (For all designated states except: US)

Patent Applicant/Inventor:

WALKER Jay S, 124 Spectacle Lane, Ridgefield, CT 06877, US, US  
(Residence), US (Nationality), (Designated only for: US)

JORASCH James A, Apartment 5G, 25 Forest Street, Stamford, CT 06901, US,  
US (Residence), US (Nationality), (Designated only for: US)

TEDESCO Daniel E, Apartment 6, 192 Park Street, New Canaan, CT 06840, US,  
US (Residence), US (Nationality), (Designated only for: US)

O'SHEA Deirdre, Apartment 2A, 10 Manhattan Avenue, New York, NY 10025, US  
, US (Residence), US (Nationality), (Designated only for: US)

TULLEY Stephen C, 15 River Place, Stamford, CT 06907, US, US (Residence),  
US (Nationality), (Designated only for: US)

BEMER Keith, 570 E. 75th Street #2E, New York, NY 10021, US, US  
(Residence), US (Nationality), (Designated only for: US)

Legal Representative:

MASCHOFF Kurt M (et al) (agent), Intellectual Property Department, Walker

Search Report from Ginger D. Roberts

Digital Corporation, One High Ridge Park, Stamford, CT 06905, US,  
Patent and Priority Information (Country, Number, Date):  
Patent: WO 200039727 A2 20000706 (WO 0039727)  
Application: WO 99US30504 19991221 (PCT/WO US9930504)  
Priority Application: US 98219267 19981223; US 99322351 19990528  
Designated States: AE AL AM AT AU AZ BA BB BG BR BY CA CH CN CU CZ DE DK EE  
ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR LS LT  
LU LV MD MG MK MN MW NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM TR TT  
UA UG US UZ VN YU ZA ZW  
(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE  
(OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG  
(AP) GH GM KE LS MW SD SL SZ TZ UG ZW  
(EA) AM AZ BY KG KZ MD RU TJ TM  
Publication Language: English  
Filing Language: English  
Fulltext Word Count: 19180

Fulltext Availability:

Detailed Description

Detailed Description

... S. Patent Application Serial No.

08/919,339, entitled "METHOD AND DEVICE FOR GENERATING A SINGLE - USE FINANCIAL ACCOUNT NUMBER ", filed August 28, 1997.

FIELD OF THE INVENTION

The present invention relates to methods and...S. Patent Application Serial No. 08/919,339, entitled "METHOD AND DEVICE FOR GENERATING A SINGLE - USE FINANCIAL ACCOUNT NUMBER ", filed August 28, 1997, incorporated by reference herein as part of the present disclosure. For...

23/3,K/24 (Item 20 from file: 349)

DIALOG(R)File 349:PCT FULLTEXT  
(c) 2002 WIPO/Univentio. All rts. reserv.

00518072 \*\*Image available\*\*

CREDIT CARD SYSTEM AND METHOD  
SYSTEME ET PROCEDE DE CARTE DE CREDIT

Patent Applicant/Assignee:

ORBIS PATENTS LIMITED,  
FLITCROFT Daniel Ian,  
O'DONNELL Graham,

Inventor(s):

FLITCROFT Daniel Ian,  
O'DONNELL Graham,

Patent and Priority Information (Country, Number, Date):

Patent: WO 9949424 A1 19990930  
Application: WO 99IE16 19990325 (PCT/WO IE9900016)  
Priority Application: IE 98223 19980325; IE 98346 19980507; IE 98458  
19980615; US 9892500 19980713; US 9898175 19980826; US 9899614 19980909  
; US 99235836 19990122

Designated States: AE AL AM AT AU AZ BA BB BG BR BY CA CH CN CU CZ DE DE DK  
DK EE ES FI GB GE GH GM HR HU ID IL IS JP KE KG KP KR KZ LC LK LR LS LT  
LU LV MD MG MK MN MW NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM TR TT  
UA UG US UZ VN YU ZA ZW GH GM KE LS MW SD SL SZ UG ZW AM AZ BY KG KZ MD  
RU TJ TM AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE BF BJ CF  
CG CI CM GA GN GW ML MR NE SN TD TG

Publication Language: English

Fulltext Word Count: 19126

Search Report from Ginger D. Roberts

Fulltext Availability:  
Detailed Description

Detailed Description

... for processing. An additional constraint is that they must be different from all other conventional account numbers and all other single use numbers during their lifetime of validity. These constraints are practical requirements to produce a commercially... existing credit/debit card holder, a new solely single use account holder or a bank account ). Additional single use numbers can be allocated for purchase on an individual basis. Each assigned single use number is...

?